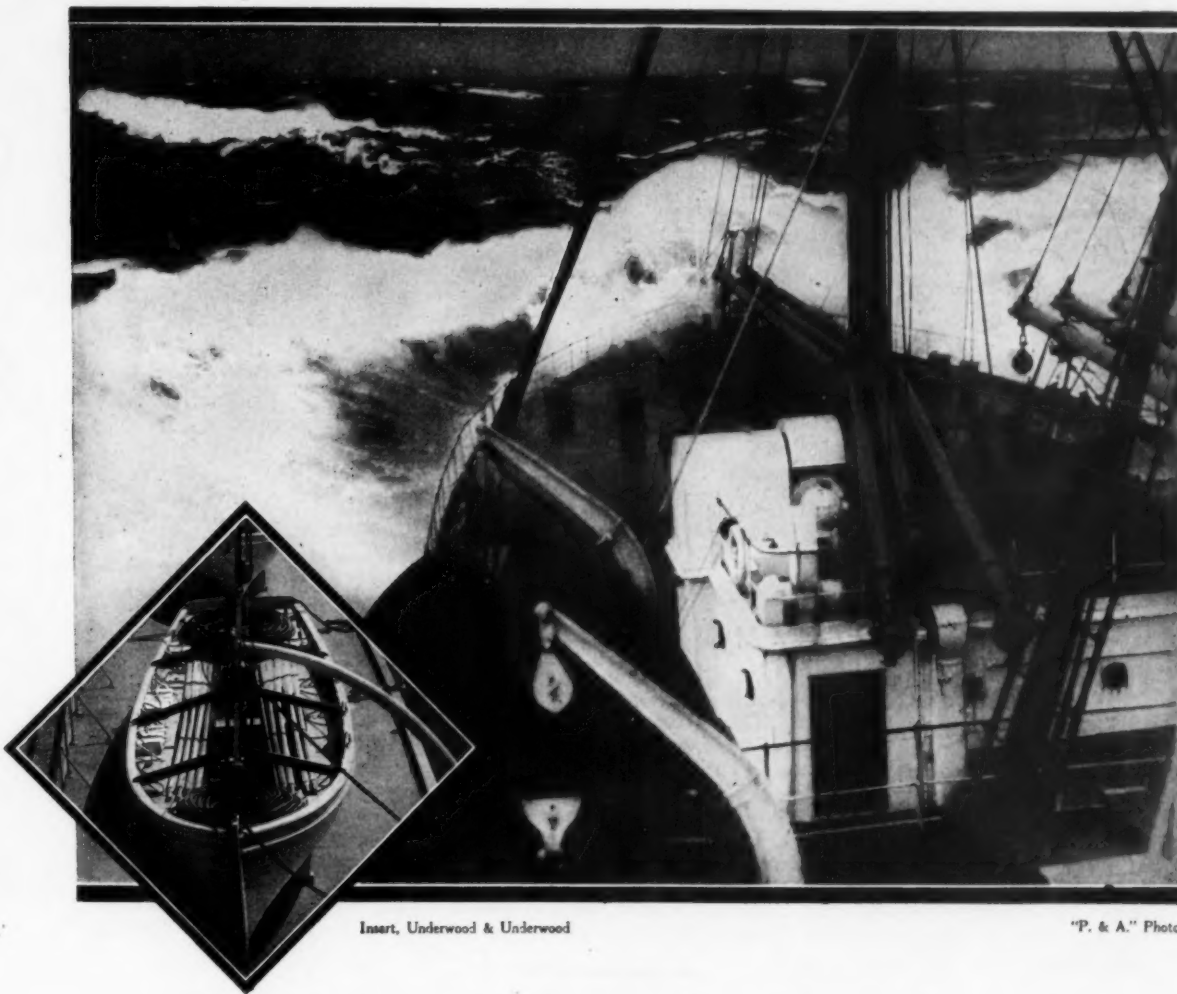


The National Underwriter

A WEEKLY NEWSPAPER OF INSURANCE

THURSDAY, JULY 31, 1930



Insert, Underwood & Underwood

"P. & A." Photo

Security First



ON the turbulent sea of business with its treacherous currents of credit, efficient administration calls for every safeguard, one of the principal factors in which is adequate insurance. Policies bearing the Royal Shield always signify "Security First".

ROYAL INSURANCE COMPANY LTD.

DEPARTMENTAL OFFICES

NEW YORK
William Mackintosh, Mgr.

ATLANTA, GA.
S. Y. Tupper, Mgr.

BOSTON, MASS.
Field & Cowles, Mgrs.

SAN FRANCISCO, CAL.
H. R. Burke, Mgr.



From "Greece and Rome" by Jakob von Falke

Published by Henry Holt & Company

THE BLUE RIBBON OF OLYMPIC EVENTS

"The Glory that was Greece"

RUNNING, or track as it is known in college athletics today, is the most primitive form of athletic exercise considered as a sport. There is not a game or athletic apparatus of any kind that has not been improved since the early days of its origin, but the spiked shoe may be considered to represent the only advantage enjoyed by the modern runner over his Olympic prototype. Running, or Marathon races, formed the most important part of the famous Olympic contests of the ancient Greeks. No records of the time made by the renowned runners in Greek races have been handed down but it may be inferred that the contests were very severe since ancient chronicles preserve the memory of several runners who died from exhaustion and were buried in state with their brows encircled by the victor's chaplet. Indeed, our modern Marathon, which is run over a distance of 26 miles, 385 yards, commemorates the reputed feat of Pheidippides, an Olympic champion runner, who, in 490 B. C. ran from Marathon to Athens bearing news of victory over the Persians and fell dead at the outskirts of the city gasping "Rejoice, we conquer."

For over eighty-one years the Springfield Fire & Marine Insurance Company has left no stone unturned to offer a service unsurpassed by any insurance company. We invite inquiries from agents in territory where the Springfield group is not already represented.

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY

SPRINGFIELD, MASSACHUSETTS, U. S. A.

Pacific Department
GEORGE W. DORNIN, Manager
San Francisco

GEORGE G. BULKLEY, President

Canadian Department
W. E. FINDLAY, Manager
Montreal, Quebec

Affiliations
Constitution Underwriters Department
Springfield, Mass.
Sentinel Fire Insurance Company
Springfield, Mass.

Western Department
HARDING & LININGER, Managers
Chicago

Affiliations
Michigan Fire & Marine Insurance Company
Detroit, Michigan
New England Fire Insurance Company
Pittsfield, Mass.

154th

SEMI-ANNUAL STATEMENT

as of July 1st, 1930



TO MEET CLAIMS arising under
its policies this company has:

Cash Capital \$24,000,000.00

Net Surplus \$ 48,796,473.07
(Accumulated over 77 Years)

Surplus to Policyholders \$ 72,796,473.07

Additional Funds \$ 40,714,883.00
(Pro rata Unearned Premiums)

Reserved for Miscellaneous
Accounts, Taxes, Dividends and
Other Obligations **\$ 13,239,446.26**

Assets Cash on hand, funds con-
servatively invested or current
balances payable when due **\$126,750,802.33**

Fire and Allied Lines of Insurance

THE HOME INSURANCE COMPANY NEW YORK

Organized 1853

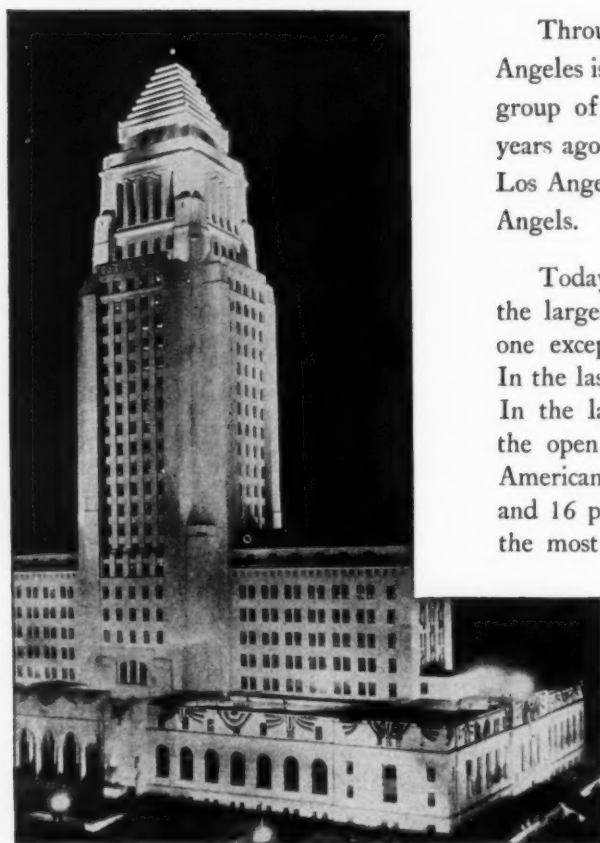
Wilfred Kurth, Pres.

59 Maiden Lane, New York

Strength • Reputation • Service



When You Go West Young Man



"THE NEW CITY HALL"

Throughout the world wherever the film flickers, Los Angeles is known as the City of the Cinema. But to the small group of colonists from Mexico who founded the city 149 years ago it was "El Pueblo de Nuestra Senora La Reina de Los Angeles"—The Village of Our Lady, the Queen of the Angels.

Today, Los Angeles, with a population of 1,300,000, is the largest city in the Western Americas. Since 1870 with one exception the population has doubled every ten years. In the last fifteen years 5,700 factories have been established. In the last twenty years its artificial harbor carved out of the open seashore has pushed itself into the first rank of American ports. Still more recently the County's 53 airports and 16 producing aircraft factories place Los Angeles among the most complete airports of the whole world.

When you "Go West Young *Insurance* Man"—come to Los Angeles. And when you do so, come first to the full functioning branch office of UNION INDEMNITY COMPANY and NEW YORK INDEMNITY COMPANY. There, let us serve you in any way we can. And after that let us introduce you properly to Los Angeles, the Miracle City of Western America!

Union Indemnity Company

A Division of Insurance Securities Company, Inc.

New York Indemnity Company

Detroit Life Insurance Company
Union Title Guarantee Company, Inc.
Bankers & Merchants Fire Insurance Company



Iowa Fire Insurance Company
La Salle Fire Insurance Company
Union Title and Trust Company, W. B. P.

EXECUTIVE OFFICES: UNION INDEMNITY BUILDING, NEW ORLEANS

::

100 MAIDEN LANE, NEW YORK

The National Underwriter

Thirty-Fourth Year No. 31

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, THURSDAY, JULY 31, 1930

\$4.00 Per Year, 20 Cents a Copy

Firemen's Clash on at Cleveland

Local Board Failed in Its Negotiations to Hold Group in Line in That City

CONCESSIONS WERE MADE

All the Bassett Companies Will Now Seek Agents Outside the Organization

The decision of the Firemen's of Newark management not to bring the Milwaukee Mechanics in the Cleveland Insurance Board precipitates a clash between the board members and the Firemen's companies which promises to be an interesting skirmish. The Cleveland Insurance Board has a rule to the effect that no member is permitted to represent a company that has a member of its group outside the board. The Milwaukee Mechanics has a salaried manager in Cleveland, E. L. Griebing, who is not in the board. The company, it is stated, has approximately \$200,000 in premiums in Cuyahoga county. The other Firemen's companies have about \$175,000. The Milwaukee Mechanics is charged with paying higher commissions than board companies and also has appointed, so it is claimed, a number of solicitors and sub-agents that could not qualify under the board rule.

Negotiations Continued for a Year

Negotiations have been under way for over a year with the Firemen's management in the hope that the Milwaukee Mechanics would be brought in the board. The Milwaukee Mechanics undoubtedly has a valuable business and plant in Cleveland although all its agents could not qualify under board rules. The Cleveland Insurance Board has a rule that no salaried manager can be admitted to membership aside from the three that were elected when the rules were established, they being the Royal, Home of New York and National Liberty. The Milwaukee Mechanics is tied up in the county in a large measure with agents that also represent the Northwestern National, which conducts a salaried office.

Would Take in Two Offices

The Cleveland Insurance Board in order to bring harmony in the ranks offered to allow these two salaried managers to become members notwithstanding the board rule. It was confidently hoped that under these conditions the Firemen's management would yield because it was felt that the Milwaukee Mechanics business would not have to be sacrificed as a number of agents could be brought in line with board regulations with some readjustment. A committee had an audience with President Neal Bassett in the east and also a final conference in Chicago at the time the insurance commissioners met in that city. The Firemen's management,

Official Statement Issued by Cleveland Insurance Board

The subjoined statement was prepared for publication by the directors of the Cleveland Insurance Board concerning the issue that arose with the Firemen's management and gives the position that the local organization has taken in the negotiations.

The Insurance Board of Cleveland has had a rule for a number of years that no member may represent any company, or any one of a group of companies under the same management or control, which has, or any one of which has, an agent within the territory under the jurisdiction of the board, who is not a member.

This rule has been fully observed by the board members during the past 12 years, during which time the board has been operating under its present regulations. There has been no deviation from this particular regulation except that in certain instances co-operating companies because of the purchase of a company represented by agents who are not members have been given a reasonable time to bring their representation into line with the board regulations.

Milwaukee Mechanics' Issue Raised

The questions which arose in connection with the purchase of the Milwaukee Mechanics by the Firemen's were not brought about by any action of the Insurance Board or for that matter by the Firemen's or the Milwaukee Mechanics. The merger, however, brought the situation squarely under the regulation quoted. In fairness to all other companies and groups of companies, the question had to be decided under the terms of this rule.

Conferred With Firemen's Officials

The Insurance Board made every effort to work the matter out along lines which would not disturb the agency representation of any companies. Representatives of the board conferred with H. A. Clark, western manager of the group and later with President Neal Bassett at Newark. These interviews were entirely friendly but as the questions involved concerned more particularly the Milwaukee Mechanics, an effort was made to go over the situation thoroughly with President Yunker of that company. The secretary of the board, in a letter addressed to President Yunker intimated that arrangements could probably be worked out which would permit the Milwaukee Mechanics to bring all of its present representatives into this organization.

Interview Was Denied

The board did not have sufficient information regarding the representation of the Milwaukee Mechanics to offer a concrete plan, but with this in mind, pressed for an interview with President Yunker. This interview was denied so that the board is in the position of not having been able to discuss any of the important details which might have been disposed of or worked out in keeping with the board regulations with any one representing the group having full knowledge of the situation.

Had Subject Up for a Year

The published statement that the board only recently pressed the matter is incorrect. The records of the board prove that it has been pressing the matter since May, 1929. It is not a correct statement that the Milwaukee Mechanics was faced with junking its agency plant in Cleveland because it was all along, and is now, the opinion of the governing body of the Insurance Board of Cleveland that legislation could have been secured which would have permitted the entire Cleveland plant of the Milwaukee Mechanics to qualify. The original rules of the Insurance Board permitted the admission of branch office managers with their agents and solicitors provided they had been in the business as such for three years prior to 1918 when the Insurance Board was reorganized.

Built Up Large Business

The Cleveland representatives of both the Milwaukee Mechanics and the Northwestern National are still eligible except for disabilities created since 1918. The Milwaukee Mechanics has built up a large business through ineligible agents and solicitors since 1918 and while it was felt that it would be a considerable sacrifice on the part of the board to permit these agents and solicitors to become members, it was, nevertheless, considered that such a program was a wise one.

The opportunity for a discussion of the questions with President Yunker was refused. Therefore, the membership had no alternative than to comply with the regulations of the board.

however, gave final notice that it would not bring the Milwaukee Mechanics in the local board membership. The gauntlet was thus thrown down.

The Firemen's management apparently felt that if it brought the Milwaukee Mechanics manager in the board, its solicitors or subagents in many respects could not qualify under the rules and they would be gobbled up by other outside offices.

Ohio Farmers' Agency Retires

It was further announced that the local agency of Hawley & Reed, representing chiefly the Ohio Farmers, is retiring from the board membership. It has two or three other companies but

the Ohio Farmers is its main company.

The Firemen's group has a fairly good agency plant in Cleveland, all board members. Notwithstanding the pressure that was brought to bear, the Firemen's sees fit to cast adrift from the organization in Cleveland. Most of its agents have already given notice to the Firemen's companies that they will resign them. The fact that the Firemen's companies have brought the matter to a head drew to Cleveland a number of field men of other companies seeking to replace all the Firemen's companies. There is quite a scramble for the business.

The Cleveland Insurance Board is
(CONTINUED ON PAGE 37)

Northwest Body Will Not Meet

Old Association Decides to Abandon Annual Convention This Year

HAD ELABORATE PROGRAM

Business Conditions Are Such That Officers Believe Companies Will Not Welcome Expense

The officers and directors of the Fire Underwriters' Association of the Northwest have decided in view of present business conditions it would not be wise to have a meeting this year even though such was the understanding when the last annual meeting adjourned.

President John F. Stafford of the association has for some months past been in conference with company officials and managers, especially those particularly interested in public relations, and had worked out a program for the Northwest association meeting centering about a schedule of public relations activities for middle west territory with a guiding committee located in Chicago.

Comprehensive Plan Evolved

The plan had been arranged in considerable detail, bringing into the picture various insurance organizations and institutions, including company associations, field men's bodies and local agents. The scheme involved a hook-up along very comprehensive lines, so that through active co-operation there would be systematic effort in every state in central western territory. The schedule involved the forming of contacts with municipalities, trade organizations, schools, fire departments, civic associations and so on.

Wanted Better Understanding

The general idea aimed at the creation of a better understanding of insurance on the part of the public through the massing of the various insurance activities diverted into channels that would lead to the most fertile results.

President Stafford and his associates realized that a program of this kind would not only draw on the time of insurance men but would involve considerable expense. The Northwest association officials realized that it would not be desirable to inaugurate a campaign of this character unless it had been well thought out, carefully planned and carried through energetically and efficiently. The sinews of war, so to speak, would have to be provided. It would cost money and if inaugurated would undoubtedly need to be continued from year to year as new conditions developed.

Meeting of Directors Held

President Stafford called a meeting of the officers and directors of the Northwest association, which was held in
(CONTINUED ON LAST PAGE)

Move Western Department of Milwaukee Mechanics

JOINS FIREMEN'S IN CHICAGO

Home Office Will Remain in Milwaukee Under President Charles H. Yunker

MILWAUKEE, July 30.—Neal Bassett, chairman, and his brother, Wells T. Bassett, vice-president Milwaukee Mechanics, arrived here this morning to complete arrangements for transferring the western department of the Milwaukee Mechanics to Chicago under Herbert A. Clark, western manager Firemen's group. The home office of the company will, however, remain at Milwaukee under President Charles H. Yunker.

One of the details yet to be arranged is just what states shall report to the Chicago office. That will undoubtedly be determined later today.

In statements to agents from Mr. Yunker and Mr. Clark the reason for the transfer is attributed to "the progress of our own business as well as rapidly changing general business conditions."

Statement by Mr. Yunker

"The underwriting operations of the Milwaukee Mechanics," Mr. Yunker advises the agents, "will be materially facilitated through the broadening of the department and consequent closer contact with our affiliated companies in the territory affected. We know that you will heartily endorse our action in giving you the advantages of the facilities thus afforded, and will show your appreciation through a largely increased business."

Mr. Clark, in his circular, informs producers that all July business and prior accounts including remittances will be transacted with the home office at Milwaukee, while August and subsequent accounts will be transacted with the western department in Chicago.

The Milwaukee Mechanics, which became affiliated with the Firemen's group in January, 1929, has been the only member of the fleet whose western business has not heretofore been handled from Chicago.

En route to Milwaukee the Bassetts stopped for a conference with Mr. Clark in Chicago.

May Choose Los Angeles for the 1931 Convention

Taking it for granted that Percy H. Goodwin of San Diego, Cal., chairman of the executive committee of the National Association of Insurance Agents, will be elected president at the forthcoming meeting at Dallas, it seems to be a foregone conclusion that the 1931 annual convention will be held at Los Angeles in tribute to Mr. Goodwin and his California associates. The California association is one of the most important units in the national organization. By the time of the 1931 convention it is expected that the Washington, Oregon and Arizona associations will become identified with it. Therefore the Pacific Coast organizations will make a fine showing.

Extra Work on Refund

Fire companies that are paying the 10 percent refund in Missouri now have a lot of extra work on hand and have either employed additional clerks or are having their own work at night with extra pay, endeavoring to get out checks to policyholders as soon as possible. The policyholders that have made a demand for the payment in the regular way are receiving the first attention.

Agents Call for National Underwriters Association

The executive committee National Association of Insurance Agents has called upon the companies to form a national underwriting organization. The request was prepared by the committee in session in Chicago.

"Insurance, like any other business, can function satisfactorily only when the units which compose it are motivated by the same purpose and governed by the same rules and regulations," the executive committee's statement declared. "For an insurance company to operate within an organization in one territory and without restrictions in another, perhaps just across the state line, is a destructive factor in the insurance business today."

"Under the present arrangement, a company may belong to the Eastern Underwriters' Association and be subject to all of its rules and regulations, and at the same time run riot as a free lance in western territory, cutting rates, paying excessive commissions, and disregarding established practices generally."

S. E. U. A. Is Model

"The situation can be controlled. A notable example of the verity of this statement is found in the territory of the Southeastern Underwriters' Association, where 98 percent of the fire insurance companies are members of the organization. The situation there is so well in hand that no non-member company has been able to establish a satisfactory agency plant within the territory."

"Today," the message continues, "membership in the Eastern Underwriters' Association, Western Underwriters' Association, Southeastern Underwriters' Association, and the Board of Fire Underwriters of the Pacific is practically identical. The objectives of these great underwriting bodies, their methods of operation, their rules and practices run along parallel lines. The integrity of these organizations should be preserved and their autonomy recognized as to territorial underwriting functions."

"The National Association of Insurance Agents is committed to the principle:

"That until a reciprocal arrangement can be made between organized agents and organized companies, with reference to company-agency representation, we believe that the National Association should not be committed to the support of or in opposition to any fire insurance company because it does or does not belong to any company organization."

"The executive committee is firmly of the opinion that a national organization of fire insurance companies would offer a basis for negotiations to effect such reciprocal arrangements with reference to company-agency representation."

"The committee is convinced that the future well-being of the insurance business depends upon a union of companies, countrywide, comparable to the union of agents represented in the National Association of Insurance Agents."

Potential Benefit Claimed

"The committee believes that such a national company organization as is contemplated, to deal with national questions of agency-company practices, withholding all of its facilities from such companies as elect to remain outside, will be of great benefit to the business country-wide."

"That membership be withheld from any company, or any member of a fleet unless such company and every other company of the fleet becomes members of such national organization and a territorial company organization in every territorial division. That company members of such an organization should withhold reinsurance facilities from outside companies, and refuse to cede reinsurance to them."

Overlapping of Authority

"The committee is of the opinion that the time has come when overlapping of authority in company organizations should cease. It believes, moreover, that a national organization of fire insurance companies is needed."

(CONTINUED ON PAGE 39)

Finds Betterment in Oil Hazard Since June Visit

OPERATORS MORE CAREFUL

Irresponsible Oil Promoters Are Denied Bonds for Drilling Within Oklahoma City

An interesting commentary on the Oklahoma City oil situation is contained in a communication from a company official who investigated the hazard there early in June and is again on the scene. His letter, prepared for the information of his superiors, reports much betterment from the fire insurance standpoint in conditions surrounding oil well drilling within the corporate limits of Oklahoma City.

Wells Are Harnessed

Near the center of town operators are now harnessing the wells, letting them clear themselves into a sand separator, then into two additional separators which clear the sand, mud, oil and gas, the observer reports. The oil goes into pipe lines. Gas is first shot into the air and then is piped through permanent lines to gasoline case heading plants that are fast building in the field. In a short time, according to the observation of this official, the free gas that in June was shot wholly into the air, will be confined and made into high grade gasoline.

Operators, he said, are using heavier valves and more of them. If the field is confined to the U-7 zone, which has been set aside for drilling operations in the city, and the new wells are adequately guarded, this official sees no occasion for grave concern.

Result of Publicity

Because of the publicity about the Oklahoma City oil drilling, bonding companies are declining to write the \$200,000 bonds which are required before wells may be drilled, on irresponsible operators. Furthermore, he declares, that money is tightening up to small operators and the oil proration scheme makes it hard for the little fellow to get rid of his oil.

On August 2, unless changed before that time, the federal court will hear an application of the Cromwell-Franklin Oil Company for injunction to restrain the city from interfering with the drilling upon the W. F. Harn tract, opposite the capitol.

The state is expected to take part in the effort to prevent the drilling of the Harn tract, and the attorney general's office is busy on the case. This proceeding may reach the United States supreme court.

Court Holds Value of Car Is the Value to the Owner

The recent decision of Justice Carter in the supreme court trial term, Part V, New York City in the case of Hendeson vs. Park Central Motor Service is causing wide interest. The court held that the loss of an automobile is measured by its value to the owner rather than the cash value of the car in the open market. The Northern of New York had the insurance on a Packard car which with added equipment cost \$8,824.50. It was bought in July, 1927. It was stolen Nov. 27, 1927. It was wrecked while the robbers were endeavoring to escape policemen. The Northern paid \$4,700 damage and salvaged the car for \$1,000. The court accepted as convincing the testimony that it would cost \$6,000 to restore the car to its former position. The court applied \$1,000 to depreciation which was offset by the salvage. The court gave judgment therefore for \$6,000.

CONDENSED NEWS OF WEEK

Firemen's of Newark group precipitates sharp clash with the Cleveland Insurance Board. **Page 3**

Officers of the Fire Underwriters Association of the Northwest decide not to hold the annual meeting this year. **Page 3**

Executive committee National Association of Insurance Agents calls for a national underwriters association, asks for insurance speakers' bureau, requests reinsurance of mutuals and reciprocals be discontinued. **Page 5**

Far reaching agreement to end encroachment in field of personal property floaters signed by 130 fire and marine companies. **Page 5**

Neal Bassett completes arrangements for transferring western department Milwaukee Mechanics from Milwaukee to Chicago. **Page 4**

Policy of reasonable concessions for common good exemplified in National Automobile Underwriters Association. **Page 5**

Company officials worried over problem of keeping down expenses. **Page 5**

Great Northern Casualty affiliates with United. **Page 30**

Cook resigns as general manager Commonwealth Casualty. **Page 30**

Texas licenses of Lumbermen's Mutual, Security Union of Houston suspended. **Page 29**

Cleveland Board appoints committee to put in operation premium financing affiliate. **Page 6**

The governors of the New England states have been invited to attend the banquet to be held in connection with the annual meeting of the National Convention of Insurance Commissioners. **Page 9**

National Board public relations committee arranged for advertisements in the dailies in Missouri to set forth position of insurance companies. **Page 10**

Clyde B. Smith, agents' head, criticizes 50 percent of premiums reserve requirement in state laws as unsound; declares basis should be policy benefits. **Page 29**

Companies writing personal accident and health abandon individualism, seek uniformity of contracts and rates. **Page 32**

Surety Association rejects proposal to give concession in method of payment of bond premiums which would have violated custom. **Page 30**

Survey conducted by the Travelers reveals 150 percent increase in number of urban arrests. **Page 30**

Casualty and surety company executives see little prospect for profit in major lines. **Page 32**

W. F. Roeber, acting general manager of the National Council on Compensation Insurance, has been appointed general manager. **Page 30**

Seeks National Company Group

Executive Committee National Association Wants Certain Inconsistencies Eliminated

URGES SPEAKERS' BUREAU

Prepares for Dallas Meet—Condemns Reinsurance of Mutual, Reciprocal During Chicago Session

In a busy three-day shirt-sleeve session at the Edgewater Beach hotel in Chicago, the executive committee of the National Association of Insurance Agents:

1. Memorialized the companies to create a national underwriting organization.
2. Petitioned the carriers to appropriate for an insurance speakers' bureau to spread the gospel of insurance and the stock companies.
3. Requested the companies to shun reinsurance contracts with mutuals, reciprocals and those companies which are not committed to the American agency system.
4. Reported progress in arrangements for National association annual gathering in Dallas in September.

All Members Attended

All of the executive committee members reported for the Chicago conference and worked patiently through the long sessions. They were: Chairman Percy H. Goodwin, San Diego; Fred M. Burton, Galveston; E. J. Cole, Fall River; C. L. Gandy, Birmingham; J. W. Rose, Buffalo; George W. Carter, Detroit; Harry R. Manchester, Cleveland; and R. P. DeVan, Charleston, W. Va. President Clyde B. Smith and Secretary Walter H. Bennett, of course, were also on hand. In addition a number of leaders of state associations and members of other national committees were guests at the executive committee sessions. Among them were Fred B. Ayer, Cleveland, chairman coalition committee; W. B. Calhoun, Milwaukee, chairman finance committee; P. W. Flicker, Cleveland; E. E. Fisk, Green Bay, Wis., chairman public relations and education committee; F. T. Priest, Wichita, chairman executive committee Kansas association; A. L. Jenkins, Richmond, Ind., past president Indiana association; A. W. Fox, Oshkosh, president Wisconsin association; P. B. Hosmer of R. W. Hosmer & Co., Chicago; Allan I. Wolf, Chicago; and Ernest Palmer, manager Chicago board.

Virtues of National Group

The capital virtue of a national underwriting organization, according to a statement issued by the national executive committee which appears in full in another column, would be elimination of the alleged inconsistency whereby companies may belong to a divisional company organization in one section of the country and be a rebel in another. Until a national organization is formed, a reciprocal arrangement as to company-agency representation can not be entered into by the National Association of Insurance Agents, the executive committee stated.

The nation-wide organization proposed by the executive committee would not supersede the sectional organizations but, according to the statement, would supplement them by restricting its action to problems of a national character.

The agents propose that this projected organization should exclude from membership any member of a fleet, one or

(CONTINUED ON PAGE 30)

Reach Notable Agreement

Fire, Marine and Casualty Companies Sign "Peace Treaty" Expected to Bring Amity and End Encroachment in Field of Personal Property Floaters

Fire and marine companies in the American Institute of Marine Underwriters and all casualty companies which are members of the National Association of Casualty & Surety Underwriters have completed an agreement which they are confident will end ill feeling over encroachment on each other's business and which forms a practical means of correcting or arbitrating difficulties.

Announcement of this outstanding action resulting from negotiations which have continued since spring, 1929, has been made at a meeting of the institute. The notice to all interested companies states that this agreement affecting the writing of personal property floaters has been signed by 130 marine and fire companies and all members of the National bureau, and it applies on all new business attaching after July 31 and all renewals attaching after Aug. 31.

Urges Immediate Conference

The report says: "You are therefore earnestly urged to put your houses in order without delay and observe with the utmost good faith the provisions of the agreement." The significance of this statement is that the New York superintendent had evinced great interest in the encroachment of fire and marine companies on fields heretofore covered solely by casualty companies, and vice versa, and that it was purely on the strength of a promise that this agreement would be completed that the department withdrew its support of a bill introduced in the New York legislature in 1929 and another there this spring which would have been disadvantageous to marine insurance interests.

Conway Had Issued Threat

Superintendent Albert Conway of New York, who just recently resigned, had threatened decisive action unless these invasions of other fields were discontinued. The report was submitted by the committee appointed to establish the agreement, consisting of Douglas F. Cox, Appleton & Cox; Hendon Chubb, Chubb & Son; William H. McGee, W. H. McGee & Co.; L. C. Lewis, North America; and Vincent L. Gallagher, America Fore.

The effect of the agreement, which covers the entire United States, is to permit any marine or fire company signatory wanting to complain of violation by a casualty company, or the reverse, to call that company's attention to it. A committee of five representatives of marine and fire companies is authorized to whom any violation or complaint will be referred by members of the institute.

Committee Will Investigate

This committee will investigate and will decide whether or not cancellation of the policy involved should be ordered. Such decision will bind all signatories, and will be referred to a committee of five of the National Casualty Bureau, or of the Marine Institute, in the reverse case, if the company involved does not agree to this decision. The second committee in such a case would investigate and if it concurs with decision of the first committee, the latter's action will be final. Otherwise arbitration is provided for.

The permanent fire and marine committee which has been appointed consists of J. Russell Parsons, Chubb & Son; H. H. Reed, Platt, Fuller & Co.; F. M. Cox, Appleton & Cox; Mr. Gallagher, and E. J. Perrin, Jr., Automobile of Hartford. The permanent casualty committee appointed is Russell A. Aigire, National Surety; Gilbert Ashley, Aetna Casualty; F. S. Garrison, Travel-

ers Indemnity; John J. Iago, Fidelity & Deposit, and H. B. Montgomery, Indemnity of North America.

Miscellaneous Provisions

Under the agreement new business is understood by both sides to mean business that is new to the company writing it. Open or continuing policies must be put in line on or before Sept. 1. Any signatory company may withdraw from the agreement on 30 days written notice. Individual members of the permanent committee are empowered to appoint substitutes in their absence with full power to act on the committees.

The definition of marine insurance agreed on is that found in the book of the Interstate Underwriters Board, which is to be used as a guide so far as it applies to the agreement and is not contrary to its specific provisions. The term "rates" is stipulated to mean rates of the National Casualty Bureau and recognized fire rating organizations.

Major Thought Outlined

The major premise of the agreement, it is stated, is that "purchasers of insurance should be given the widest possible choice so that 'all risks' insurance may be purchased at an adequate price and the adequacy of such rates to be measured by the loss experience of companies writing limited insurance against loss either by fire or by burglary and theft."

The agreement, it is stipulated, covers fire on merchandise written by fire companies, insurance on merchandise and personal property against burglary and/or robbery and/or theft written by casualty companies, and insurance on fire and/or burglary and/or robbery and/or theft and/or other perils, written by marine companies.

Details of Plan Adopted

The fire and marine companies agree not to include "theft" or "theft due to forcible entry" or "burglary" of merchandise (excluding jewelry, jewelers' goods, fine art, articles of virtue and personal effects and other specific property of a floating nature under transportation policies in locations of types specified in paragraphs A to F, inclusive, of the agreement (except as provided.) These specifications and exceptions are:

A. In locations incidental to transit, such theft, burglary, etc., may be granted and the rate included in the transit rate. This applies to the premises of a forwarder and/or temporary warehouses and/or carriers (common or private) or any strictly temporary location.

Class Not to Be Written

B. In locations owned and/or leased by the owner of the merchandise where the insurance is to be in the name of the owner, fire and marine companies are not to write this cover. This includes merchandise such as in chain stores but excludes locations mentioned in paragraph A.

C. In locations of others than owner where insurance is to be in name of owner, but excluding locations described in paragraph A, this cover may be granted provided not less than the net tariff burglary and/or theft plus net tariff fire plus adequate additional premium for transit and other perils is included in the rate. This classification applies to merchandise in locations of processors, bleachers, finishers, dyers, throwsters, in warehouses other than owned, but to include temporary storage under lease, on display, approval, exhibition or demonstration, provided the

(CONTINUED ON PAGE 30)

Give and Take Attitude Best

Secret to Solution of Problems in Many Lines as Well as in Automobile

E. U. A. EXPERIENCE CITED

New National Conference Making Steady Progress Through Policy of Reasonable Concessions

NEW YORK, July 30.—Managers and local agents who are inclined to criticize operations of the National Automobile Underwriters Association would do well to bear in mind the numerous and highly complicated problems with which the organization has to contend.

Conditions in the automobile insurance field, and in the closely related fire lines as well, undoubtedly would have been very bad if the situation prior to the launching of the association last February had been allowed to develop.

Required Great Diplomacy

In seeking to bring order out of the threatened chaos in the automobile field months ago, sponsors of the organization had the task of securing cooperation of many companies which previously worked along independent lines, both as to business writing methods and agency compensation, and to harmonize these erstwhile antagonistic elements was a task of large dimensions. This called for countless conferences and a high type of diplomacy.

The association in its comparatively brief life, has not functioned to full efficiency, but the wonder is that it has managed to make the headway it has. Its history so far closely parallels that of the Eastern Underwriters Association, which was in process of creation for almost three years before it began to operate. Into its ranks, as in the National association, were brought many companies that had previously played a lone hand, and to which the idea of cooperation was new and not altogether agreeable.

Experience of E. U. A. Cited

While conceding perforce, the wisdom of joining forces in order to meet common problems, some offices almost insisted that they retain special field connections, or be permitted to issue certain policies which they had designed and which had proved effective in getting new business or retaining risks in competition.

The company executives active in the organization, headed by R. M. Bissell, chairman at numerous meetings in the formative period, were patient and displayed a broad attitude. Compromises of many issues were effected. Although there still are a number of problems of considerable proportions, by and large the E. U. A. has done and is performing a valuable service to fire insurance.

Passed Through Many Trials

Similarly, the National association passed through a period of severe travail before companies writing a sufficient volume of automobile premiums to justify launching the proposed organization signed the agreement.

It too still has before it for solution a number of issues of first importance. Method of writing finance business is one of these. The attitude of commissioners on the claim that such risks, because of their large groupings, should be given preferential rates, is an important consideration. Many commissioners endorse the suggestion of lower

(CONTINUED ON LAST PAGE)

Cleveland Board Plans to Form Premium Finance Firm

BASED ON NEW YORK METHOD

Will Be Consolidated with Projected Installment Company of the Ohio Association Insurance Agents

The Insurance Board of Cleveland has just appointed a committee, of which Harry R. Manchester is chairman, to put in operation a premium financing company in that city.

The plan will be modeled upon State Association Service, Inc. of Rochester, N. Y., the premium financing affiliate of the New York Association of Local Agents. Its service will be available exclusively to members of the Cleveland board, thereby offering a greater attraction to membership therein.

Authorized at State Meeting

At the annual meeting of the Ohio Association of Insurance Agents, Albert Dodge, chairman executive committee New York Association of Insurance Agents, explained the workings of State Association Service, Inc. of Rochester and the Ohio association, impressed, gave its executive committee full authority to install a similar association in Ohio. This has not been done, but the Cleveland board contemplates that if a premium financing corporation is organized by the state association, the Cleveland finance company will be merged with it.

Mr. Manchester plans to call a meeting of his committee soon.

Aviation Syndicates and Their Members

There is much inquiry these days as to the syndicates writing full cover aviation insurance. The following is a list corrected up to date.

BARBER & BALDWIN FLEET 122 East 42nd street, New York

Fire Companies

Aero Insurance Company.
Liverpool & London & Globe.
Star.
Fire Association.
Reliance.
Northern Assurance.
Pennsylvania Fire.
Mercantile.
Royal.
Queen.
American & Foreign.
Victory.
London & Scottish.
North British.
Homeland.
Commonwealth.
Newark Fire.

Casualty Companies

Aero Indemnity.
Globe Indemnity.
Constitution Indemnity.

Life

United States Life.

UNITED STATES AVIATION UNDERWRITERS

80 John street, New York

Fire Companies

Aetna Fire.
Automobile of Hartford.
Globe & Rutgers.
Hartford Fire.
National Union.
North River.
Phoenix of Hartford.
Pacific Fire.
St. Paul Fire & Marine.
United States Fire.

Casualty Companies

Aetna Casualty & Surety.
Century Indemnity.
Hartford Accident.
Maryland Casualty.
New Amsterdam Casualty.
U. S. Fidelity & Guaranty.

Mutuals Deny Conclusions

The mutual company people contest the conclusions of William MacInnes, head of the automobile division at the head office of the American Surety, who claims that 34 states expressly prohibit the insuring of community property in mutual organizations by constitutional enactment. General Manager A. V. Gruhn of the American Mutual Alliance of Chicago, the organization of mutual companies, declares that evidently Mr. MacInnes draws his conclusions from the decision of the court of common pleas of Erie county, Pa., in the school case. The lower court, it is true, decided that the school board could not insure school property in a mutual. Mr. Gruhn calls attention to the fact, however, that the Pennsylvania supreme court by unanimous opinion over-ruled the lower court. This was the case of F. B. Downing et al. vs. School District of City of Erie, 297 Pa. 474; 147 A 239.

Mr. Gruhn then says that Mr. MacInnes includes the 34 states in his list with constitutional provisions similar to Pennsylvania.

The Situation in New Jersey

He calls attention to the fact that the New Jersey supreme court in the case of French vs. Mayor and Common Council of Millville, 66 N. J. L. 392, upheld the right of the city to insure property in a mutual although the constitution of New Jersey prohibited a municipality from loaning its money or credit to, or becoming directly or indirectly the owner of any stock or bonds of any association or corporation.

Mr. MacInnes listed Kentucky as one of the states prohibiting mutual insurance in community property as well as New Jersey. Mr. Gruhn calls attention

to the Kentucky supreme court's decision in Dalzell vs. Bourbon county board of education in which the court decided that "the fact that a person holding a policy is made a member of a mutual company does not prevent a school district or other public corporation from becoming a policyholder in such mutual company."

Provision in Ohio

In Ohio Mr. Gruhn says that Mr. MacInnes would find a constitutional provision specifically authorizing public corporations to insure in mutuals. In California, Mr. Gruhn says he would likewise have found a decision upholding the right of public corporations to insure in domestic mutuals. The mutuals contend that Mr. MacInnes is not justified in his contentions, and has based his conclusions on sand.

Robert F. Ruskin with Home

Robert F. Ruskin has been appointed Virginia special agent for the Home of New York under State Agent Herbert C. Taylor. He will also assist Mr. Taylor in supervising the state for the Franklin, Homestead and the Carolina, three members of the Home group. He was formerly with the Virginia Insurance Rating Bureau, doing special rating work. Previously he had charge of insurance and inventories for Consolidated Textiles of Lynchburg.

Harry E. Moore Resigns

Harry E. Moore has resigned as Virginia special agent for the National-Ben Franklin and the Concordia.

ASSOCIATED AVIATION UNDERWRITERS

5 South William street, New York

Fire Companies

Federal.
Merchants Assurance.
Alliance Assurance.
London Assurance.
Marine, England.
Sea.
American, Newark.
American Eagle.
Continental.
Fidelity-Phenix.
Firemen's Newark.
Glens Falls.
Hanover.
Springfield Fire & Marine.

Casualty Companies

United States Guarantee.
Merchants Indemnity.
Bankers Indemnity.
Fidelity & Casualty.
Glens Falls Indemnity.

INDEPENDENCE FLEET

Fifth and Walnut streets, Philadelphia
Independence Indemnity and Independence Fire.

NATIONAL - CONTINENTAL AVIATION INSURANCE ASSOCIATION

910 South Michigan avenue, Chicago

Fire Companies

National Fire of Hartford.
Transcontinental.
Mechanics & Traders.
Franklin National.

Casualty Companies

Continental Casualty.
National Casualty.

Life

Continental Assurance.

Takes General Group

Thibadeau & Co., Montreal, has secured the Canadian representation of the General of Seattle group, which includes the First National, Atlantic & Pacific Underwriters, and General Casualty. A branch office probably will be opened at Toronto to facilitate business in the province of Ontario.

America Fore Southeastern Office Removal Is Complete

SECRETARY CLARKE ON JOB

Jervy to Assume Assistancy in Few Days—Atlanta Branch of Fidelity & Casualty to Merge

NEW YORK, July 30.—All details in connection with removal of the southeastern department of the America Fore group from this city to Atlanta have been completed and the branch opened for business July 28. The spacious offices in the new Thornton building, in the center of Atlanta's insurance and financial district have been equipped with every facility for rapid and accurate handling of operations.

Secretary John C. Clarke, in charge, reached Atlanta several days ago, and was followed by 25 clerical assistants from the head office. Assistant Secretary Louis P. Jervy, Mr. Clarke's chief aid, soon will leave New York.

Territory Which Is Embraced

The fire companies included in the change of location are the Continental, Fidelity-Phenix, Niagara, American Eagle, First American and Maryland. States under jurisdiction of the southeastern department are: Virginia, the Carolinas, Georgia, Florida and Alabama.

The office is equipped to handle every phase of business, including underwriting of fire, inland marine and automobile risks, claim settlements, treatment of accounts and furnishing of supplies. In short it has practically all facilities of a home office. Twenty-five special agents and field engineers, and some 3,000 local representatives will report to the department.

Executives of Wide Experience

Both Secretary Clarke and Assistant Secretary Jervy are natives of the south, the former having been born at Monticello, Fla., and the latter at Atlanta. Each has had extended experience in fire underwriting and is very familiar with conditions and personalities in the southland.

The Atlanta branch of the Fidelity & Casualty, also a member of the America Fore, will likewise remove to the Thornton building, where it will continue under direction of Resident Manager Eugene Oberdorfer, one of the veterans in the company's service and an outstanding figure in casualty insurance. Mr. Oberdorfer is prominent in Atlanta civic affairs and has a wide circle of acquaintances.

Muldaur Suggests Way of Preventing Static Spark Evil

A suggestion as to a practical method of eliminating the static spark hazard in operating aircraft, discussed at length in THE NATIONAL UNDERWRITER of July 17, is advanced by George B. Muldaur, general agent Underwriters Laboratories.

"The article on the destructive fire at the Chicago municipal airport leads me to suggest a possible simple means of reducing the danger from accumulated static charges while flying," he writes.

"A short length of heavy wire cable (not a chain) attached to the body of a metal plane and so arranged as to drag along the ground before the plane comes to rest on its rubber tired wheels would serve the same purposes as the steel tail skid formerly used and permit a harmless discharge to earth. Of course the ordinary precautions must be taken when draining the gasoline tank but much of the danger of a static discharge would thus be obviated."

South Dakota Official Rules on State Hail Measure

SIOUX FALLS, S. D., July 30.—Insurance men are interested in the ruling of Attorney General Sharpe on hail insurance rates. Under the South Dakota law rates are established on the basis of \$10 insurance per acre. An applicant for hail insurance under the law cannot obtain less coverage than this amount, according to the opinion, of the ruling on the state hail insurance law. The attorney general says:

"Under section 2 of the act, the premium rate per acre is fixed within the various districts established by the act, and that the rate so fixed per acre shall be the rate charged within such district unless revised by the commission on hail insurance rates. The rate so established is based upon insurance at the rate of \$10 per acre, no more and no less. There is no provision in the hail insurance law which authorizes any officer or commission to pro rate the established rate or provide a specific rate for insurance of less than \$10 per acre.

What Statute Provides

Section 9 of the act provides: "All crops as defined in this act and described in applications made and endorsed as herein provided shall be and is hereby deemed to be insured against loss by hail for the year within which such application is made to the amount of, but not exceeding, \$10 per acre for each acre in crop," etc.

"The language of this provision is somewhat peculiar, but in my opinion the meaning of the same is that crops are deemed to be insured against loss by hail for the amount of \$10, no more and no less."

Virginia F. & M. in Canada

The Virginia Fire & Marine of Richmond has been licensed in Canada for fire and automobile insurance. Stuart Saver of Montreal becomes its manager for the Dominion.



Notre point.

SECRET.

TITRE PRÉLIMINAIRE.
*De la Publication, des Effets et de l'Application
des Lois en général.*

[Divisé en 3 Titres (1). Promulguer la 1^{re} de ces lois dans.]

Art. 1.^{er} Les lois promulguées dans tous les territoires
français, ou partie de la promulguées qui ne soit faite par
l'Empereur.

BT. Sait. A

NAPOLEON *fixed the*
RESPONSIBILITY

The Code Napoleon, in which the First Consul codified the civil laws of France in 1804, clearly implied the need for adequate insurance protection on the part of purchasers of homes or merchandise . . . According to the Code, the debtor was liable to pay indemnity—though the property perished or was lost through no fault of his.

Today, insurance provides **FULL PROTECTION** at small cost. With complete confidence, agents of the Fireman's Fund fleet sell fire policies and many other valuable specialized coverages, such as Explosion, Windstorm, and Aircraft Property Damage.

FIREMAN'S FUND INSURANCE COMPANY

. . . and affiliated companies:

HOME FIRE & MARINE INSURANCE COMPANY, OCCIDENTAL INSURANCE COMPANY
and on the Pacific Coast the **OCCIDENTAL INDEMNITY COMPANY**

Fire-Marine-Automobile

SAN FRANCISCO

NEW YORK

CHICAGO

BOSTON

ATLANTA

Analysis of Investments of Insurance Companies

ANNUAL SURVEY IS ISSUED

J. G. White & Co. of New York Compare Stock and Bond Holdings as to Depreciation

Features of investment policies of companies of all classes in 1929, according to the new edition of J. G. White & Co. in annual survey of insurance company investments, were the continuing decline in the percentage of bond holdings among all groups, the further gain in stock holdings and the fact that companies investing primarily in bonds showed a better investment performance than those with larger stock holdings. The J. G. White survey analyzes the combined investment accounts of 146 leading companies.

Depreciation Was Unavoidable

The study shows that no group of companies, no matter what their investment policy, was able to avoid depreciation in market value of securities during 1929 because of the coincidental decline in both stock and bond markets last year. The rate of investment performance for groups of comparable companies, as measured by income and changes in market value of securities, varied in a general way in inverse ratio to the percentage of stocks held. In commenting on the figures, however, J. G. White & Co. call attention to the fact that companies investing primarily in stocks, despite their relatively poorer showing, reported what must be regarded as a remarkably small percentage of depreciation. The group of 20 fire companies whose investments comprised 73 percent in stocks showed depreciation of only 2.64 percent during 1929, while another group of 43 fire insurance companies, whose investments included 41 percent in stocks, showed depreciation of only 1.10 percent for the year.

Diversification of Investments

The diversification of the investment accounts included in the study indicates a continuation during 1929 of the trend toward relatively smaller bond holdings and larger stock holdings among all groups of companies, a tendency that has been almost uninterrupted since 1924. In the opinion of J. G. White & Co., however, the increase in stock holdings was not as large as might have been expected in view of the low prices at which stocks were obtainable late last year.

The 43 fire companies, originally classified in 1924 as those having less than 40 percent in stocks, finished with 41 percent invested in stocks, as compared with 35 percent in 1928 and 19 percent in 1924. Bond holdings for this group declined during 1929 from 61 percent to 56 percent of total investments, this figure comparing with 76 percent in 1924. Companies in this group showed current income of 4.24 percent, and depreciation of 1.1 percent, the indicated investment performance being 3.15 percent.

Bond Ratio Declines

The 20 fire companies classified as those investing more than 40 percent in stocks had 74 percent in stocks at the close of 1929, as compared with 66 percent in 1928 and 55 percent in 1924. The ratio of bonds to total investments meanwhile dropped from 41 percent in 1924 to 32 percent in 1928 and 25 percent in 1929. This group of companies, investing primarily in stocks, showed the poorest investment performance of any group in 1929, after showing the best performance of any group in 1928. Current income of 4.27 percent in 1929 was offset by depreciation of 2.64 percent in market value of investments.

The combined investment accounts of 25 casualty companies reveal 61 per-

Earthquake Situation Is Being Surveyed on Coast

SAN FRANCISCO, July 30.—The history of earthquake insurance in California is an interesting study. In 1916 the premium income was \$362, with no losses. This business was written by the Niagara. In 1917 the Niagara wrote \$557 and the Globe & Rutgers \$5,400, a total of \$5,957, with no losses. In 1918 three companies participated, the Niagara with \$1,319, Franklin with \$109, and Home of New York with \$4,398, or \$5,826, on which year's business loss was \$1,179, paid by the Home.

In 1919 there were nine companies in the field with a \$32,490 premium income, of which the Globe & Rutgers wrote \$19,890, and there were no losses. In 1920, 15 companies wrote this cover, with \$79,725 premium income, the North America getting \$20,700. Losses were \$622, sustained by the Home. In 1921 there were 31 companies with an income of \$49,000 and losses \$4,725, the Globe & Rutgers writing \$19,960.

Business Grew Rapidly

In 1922 38 companies participated with a premium income of \$61,372 and losses of \$1,109. In 1923 there were 58 companies, premium income was \$213,909, and losses \$11,813. In 1924 there were 66 companies, premium income was \$298,132 and losses \$692. In 1925, 126 companies wrote \$1,898,383 and paid \$730,772 losses. This was the year of the Santa Barbara earthquake.

In that year the Columbia had \$1,853 premium income and \$17,495 losses; Globe & Rutgers, with \$62,543 income paid \$55,611 losses. North America, income \$125,800 and losses \$282,501; North River, income \$32,652, losses \$58,075; Phoenix of London, income \$19,300, losses \$142,990; Royal Exchange, income \$12,696, losses \$25,639; United Firemen's income \$5,574, losses \$12,841.

Companies Not Discouraged

Notwithstanding the Santa Barbara losses, 152 companies were in the business in 1926 with \$2,500,754 premiums and \$98,138 losses. All losses are small, none exceeding \$5,000. In 1927 there were 160 companies in the field—premiums were \$2,865,000 and losses \$320,000; 110 companies paid claims, including the Home of New York with income \$20,682 and losses \$64,425.

The General of Seattle wrote \$372,000, with no losses; the North America wrote no business in 1927 but paid \$29,870 loss. In 1928, 180 companies participated in a gross business of \$1,806,789, with \$11,939 losses. In 1928 the General of Seattle wrote \$261,173 with no losses. In 1929, premium income was approximately \$2,000,000 and losses amounted to only about \$3,500.

This 14-year record of big income and small losses means nothing to the scientist and the earthquake engineer who maintained that the time is too short to prove anything, that the state always has had earthquakes and probably always will. The record goes back to 1769 when there was a major shock in

cent in stocks at the close of 1929, which compares with 68 percent for bonds and 28 percent for stocks in the preceding year. The 25 casualty companies in this group showed current income of 4.43 percent and depreciation of 1.53 percent in value of investments during 1929.

Diversification of the bond accounts alone for all groups of companies shows slight gains in percentage holdings of public utility and industrial bonds during 1929, and a sharp decline in the percentage of U. S. government bonds held. Rail holdings showed a slight increase for all groups except life companies.

the southern part of the state. In 1812 and 1857 further severe shocks were felt in southern California, and these were followed by major disturbances of great severity which are fairly well known.

Various groups on the Pacific Coast are cooperating with the Pacific Board in an organized movement for better building codes and a better class of construction. The California chamber of commerce and the Pacific Coast building officials conferences are working on a joint code which it is hoped will be generally adopted.

About 75 cities already have adopted a code drafted by the Pacific conference. This work is beginning to bear fruit, and since 1923, the year of the Tokio earthquake, construction has included a wider margin of safety against earthquake hazard. The First Trust building of Pasadena is cited as an example of the latest scientific construction designed to withstand earth shocks.

In 1928, rules of the Pacific Board were revised to provide for classification of buildings according to their relative damageability as determined by Japanese experience in the Tokio earthquake of 1923. This classification has been confirmed by later reports from Japan, Dr. Tachu Naito being one of the foremost earthquake authorities in the world. Many architects and engineers are now fully aroused by the earthquake hazard and in planning new construction are doing everything in their power to guard against the danger.

Intensive Study of Problems

Recognizing the importance of the subject, the Pacific Board shortly after the Santa Barbara earthquake, assigned several engineers including E. W. Bannister, S. S. Gorman and J. E. Shields to the task of studying earthquakes. Later H. M. Engle joined the organization and for some years past Mr. Shields at Los Angeles and Mr. Engle at San Francisco have devoted their time exclusively to minimizing effect of future earth disturbances in California.

Mr. Engle believes another shock in a large center such as San Francisco would do a great deal more damage than in 1906. "At that time we had only about 18 steel buildings," he said. "Then the city ordinance required such buildings to be constructed with a wind resistance capacity of 30 pounds to the square foot. The present ordinance requires only 15 pounds, and buildings under 102 feet in height are not required to be braced at all."

Danger Among Apartments

"In the past few years, hundreds of C class apartment houses of six to eight stories in height have been put up in this city. As a rule, they were put up to sell cheaply. Where we had one building subject to damage in 1906 we have at least 20 now. In 1906 we had about nine reinforced concrete buildings in the bay district where there are now several hundred. In Los Angeles although they have no tall buildings on account of the height limitation in the city ordinance, the earthquake situation is not much better because there is no requirement for bracing at all.

In reference to the relative severity of several recent famous shocks Mr. Engle said: "Seismologists estimate that the 1906 shock in San Francisco was only about one-third as severe as the Tokio shock in 1923. Also, it may interest those who take the position that there is no danger of a major shock in California as long as we have frequent light shocks in various parts of the state, to know that in 1922 Tokio had a shock as heavy as that which destroyed San Francisco in 1906 but which did not avert the tremendous shock which caused the Tokio disaster of 1923."

New York Agents Oppose Broker-Agent Competition

SAY PRACTICE IS UNFAIR

Bona Fide Locals Seriously Handicapped by Advantages Enjoyed by Favored Producers

NEW YORK, July 30.—Long established and once highly prosperous local fire agencies of this city attribute the hard sledding they are now experiencing and the gloomy outlook, primarily to appointment of brokers as local agents, with full overriding and contingent commissions, in exchange for the pledged first call on desirable business of brokers thus favored.

As brokerage offices named as company representatives are naturally those controlling a desirable risk classification in considerable volume, a large sum in premiums is diverted from regulation channels. This has seriously cut into the incomes of long established agencies. As few out of town companies can afford to maintain branch offices here, they face reduced income from metropolitan territory.

Agents Are Complaining

Agents who confine their business strictly to company representation and carefully refrain from soliciting direct lines, complain bitterly over this broker-agent competition. They say that brokers profit both from direct solicitation and from commissions paid them as agents. Their operating expenses, too, are materially less than those of out-and-out agents, in that brokers are not required to maintain offices on grade floors at heavy rentals, pay superior clerk hire and meet incidental costs inherent in the local agency business.

Companies and agents that so far have refrained from sanctioning appointment of brokers as agents, have lost many accounts. Such risks as these brokers now submit are of a type their own companies would not write, or on which the broker-agent fears he might not make a contingent commission.

Another Cause of Reduction

Another reason for the reduction in income suffered by bona fide local agents, which applies equally to branch offices, is the large number of high class structures constantly being erected within the city limits as replacements for buildings that have become obsolete and on which profits have been reduced. The old structures not infrequently were lofts, paying annual rate of \$1 to \$1.75, and a similar, or even greater rate for contents, while the new buildings, usually of thoroughly fire-proof type and with excellent interior protection, are rated as low as 12 cents.

Indeed it is said that the fine new commercial structure now occupying the site where formerly was a famous amusement building, gets an annual rate of 5 cents. Agents and their companies, under the rapidly changing order of building activities in the metropolitan area are forced to assume a tremendous increase in liability if they are to maintain premium income at former figures, and the struggle has never been more aggressive than it is now.

Must Report Aircraft Writings

Both stock and mutual fire companies in reporting on their business for this year must list specifically the premiums and losses on aircraft, in addition to the classes for which reports have been required heretofore. An amendment to the regular convention blanks along this line was recommended by the committee on blanks of the National Convention of Insurance Commissioners. That report has now been formally approved by the convention.

New England Governors to Be at Commissioners' Meet

WILL BE BANQUET SPEAKERS

Connecticut Insurance Day Conference
Also to Be Feature of Week
in Hartford

HARTFORD, July 30.—The governors of the New England states have been invited to attend the banquet to be held in Hartford Sept. 8 in connection with the meeting of the National Convention of Insurance Commissioners. The governors are John H. Trumbull, Connecticut; William T. Gardiner, Maine; Frank G. Allen, Massachusetts; Charles W. Tobey, New Hampshire; Norman S. Case, Rhode Island, and John E. Weeks, Vermont. Each of the governors attending will speak and according to present arrangements the talks will be broadcast by the Travelers station, WTIC. Commissioner Howard P. Dunham of Connecticut will act as toastmaster.

Others who have been invited to the banquet, in addition to the delegates to the convention, include G. Howard Ferguson, prime minister of Ontario; W. H. Price, attorney general of Ontario; Walter E. Batterson, mayor of Hartford, and Dr. R. W. Barstow, president of the Hartford Seminary Foundation. Mayor Batterson will address the opening business session of the convention Sept. 8.

Connecticut Insurance Day Plans

Several hundred invitations to the commissioners' convention and the Connecticut Insurance Day conference have been sent out. The opening session of the Insurance Day conference will convene in the Travelers auditorium Tuesday morning, Sept. 9. Luncheon will be served at 1 o'clock, to which the delegates and guests of the commissioners convention are invited. The afternoon session will be divided into two sections, with a life insurance agents' special program in charge of the Connecticut Life Underwriters Association, held in the auditorium of the Phoenix Mutual Life, and a special program in the auditorium of the Travelers for fire, casualty and surety agents in charge of the Connecticut Association of Insurance Agents.

Feature Airplane Exhibition

One of the entertainment features for which plans have already been made is an exhibition of airplanes at Brainard Field in Hartford on Tuesday afternoon. This exhibition will be made for the guests and delegates to the convention under the auspices of General Ladd and Major Johnson of the 118th Aero Squadron of the Connecticut National Guard. An opportunity to make flights over the city will be provided for the guests and delegates.

North Dakota Hail Claims

A total of 1,610 claims for hail losses were filed with the North Dakota state hail department during the past week, according to a compilation of figures announced July 15. The heavy losses of the week ending July 11 brought the total for the season to 5,800. Grant county was hardest hit with 445 claims reported from that section for the week.

Williamson Made Manager

The Matt T. Mancha Company, Los Angeles agency, has appointed Charles H. Williamson vice-president in charge of its marine insurance department. Mr. Williamson has been engaged in marine insurance work in California for 15 years.

The charter of the Hawkins-Leonard Insurance Agency of Shreveport, La., has been amended to change its name to the W. P. Leonard, Jr., Insurance Agency.

Inland Marine Recognized as Fast Growing Side Line

NEW ORGANIZATION HELPS

Old Complaint That Agents Were Not
Interested Is Stilled by Demand
for New Cover

NEW YORK, July 30.—Organization of the Inland Marine Underwriters Association is tangible evidence of the remarkable growth of this cover in recent years and of realization of company managers of its great possibilities. In early days, inland marine was issued largely to textile manufacturers of Massachusetts, Connecticut and Rhode Island. What was known as the "New England transit form" indemnified for goods while in transit from the manufacturing to the bleacheries, and thence to the jobbers.

Liability was not assumed while goods were in specific locations. With passing time the coverage was greatly extended and new markets developed.

Agents Slow to Sell It

Agents were slow in taking up the line, declaring that they were fire insurance men, and had neither the time nor the inclination to study what they termed "new wrinkles." Increased competition for fire business and steady downward trend of average rates made it imperative for local agents eager to branch out, and their opportunity came with the adoption by various states of workmen's compensation laws.

Policies covering industrial hazards carry large premiums, with correspondingly attractive commissions, and agents were eager to sell this cover. After this departure from straight fire business, agents soon became receptive to new ideas and in a great majority of cases are now eager to represent companies writing "side lines."

Side Lines Now Important

In addition to increased commissions through such representation, it was found that agents without broad writing facilities soon suffered because their more progressive competitors edged in on their established business, and in self-defense they were forced to get into the game.

The lack of agency interest once complained of by managers who sought to develop side lines, no longer exists. Rather, now there is constant demand for the development of new forms of cover so as to keep well abreast of public demands.

Seek Low Air Loss Ratio by Engineering Service

The engineering and inspection services offered by Barber & Baldwin, pioneers in aviation insurance, is described in a pamphlet issued by the firm.

The pamphlet describes the organization of the engineering company affiliated with Barber & Baldwin, which had as its foundation a number of consulting engineers who have been advising the underwriting agency in the past. The engineers, some of whom are full-time men and others part-timers, are located at strategic points throughout North and South America but chiefly in the United States.

In addition to superintendents, two pilot engineers, equipped with planes, cover the entire territory, coordinating the efforts of the local engineers, keeping them up to date and well informed on developments in aviation, and making special engineering inspections and surveys as they may be required. The pamphlet also announces recent addition to the engineering staff of Pendleton Edgar, pilot and engineer, who last year, as chairman of the department of commerce accident board, investigated more than 2,000 aircraft accidents.

AMERICAN AUTOMOBILE INSURANCE COMPANY

ST. LOUIS

L. A. HARRIS, President

ALL KINDS
of INSURANCE
on AUTOMOBILES

Capital & Surplus . . . Over 3,000,000.00

Reserves Over 8,500,000.00

Total Assets (Jan. 1, 1930) Over \$11,500,000.00

It was proper--- ---now it isn't

In the gay old 90's it was perfectly proper for insurance men to guess the true insurable value when placing insurance upon property.

Today, however, that method has passed into discard along with bustle skirts and high feathered hats. Wise insurance men now know that the true insurable value can only be determined by means of an appraisal such as that offered by the Lloyd-Thomas Company.

Insurance men who succeed these days gain the confidence of their clients by suggesting the present day appraisal method for ascertaining true insurable value.

Insist upon a Lloyd-Thomas Appraisal.

*****WHAT IS AN APPRAISAL?—**It is a complete classified inventory of insurable property (except stock, merchandise and raw materials). Each item of property is valued at today's cost to replace new. The amount of accrued depreciation is determined and the sound insurable value is given.

*****ITS ADVANTAGES—**1st—It discovers insurable values that have long been written off the books through unscientific depreciation. 2nd—It gives the agent, the assured, and the company value facts of property. 3rd—It makes for adequate insurance protection, for in nearly every instance it calls for additional insurance.

The Lloyd-Thomas Co.

(RECOGNIZED AUTHORITIES ON PHYSICAL VALUES)

APPRAISAL ENGINEERS

4411 Ravenswood Ave., Chicago
120 Broadway, New York

Cincinnati	Cleveland	Detroit	Indianapolis
St. Louis	Milwaukee	Pittsburgh	Memphis
Denver	Toronto	Minneapolis	Kansas City
Washington	Los Angeles	Atlanta	Des Moines
Birmingham	Omaha	Berlin	London

F. R. Ormsby, President H. Edward Bilkey, Secy.
C. J. Kepler, Treas. and Asst. Secy.

Industrial Fire Insurance Co.

Akron, Ohio

January 1, 1929

Capital \$500,000 Surplus to Policyholders \$1,013,461
Total Admitted Assets \$2,077,028

An Ohio Company Writing Fire, Windstorm and Automobile Insurance. Why Not Represent an Ohio Company?

AGENTS WANTED

To Use Publicity in the Daily Papers of Missouri

STATE INSURANCE POSITION

Some Educational Work Has Recently
Been Done in Four Good
Southern States

NEW YORK, July 30.—The position of the fire insurance companies with respect to the rate situation in Missouri will shortly be set forth in statements prepared by the Missouri Inspection Bureau, for insertion in each of the daily newspapers throughout the state. The companies have been harshly dealt with in statements given out by various business interests of Missouri and underwriters feel it is due that the other side of the picture be laid before the property-owners; confident that were this done the attitude of the public generally would differ materially from that now existing.

Work in the South

W. W. Ellis, of the public relations department of the National Board together with Wallace Rogers, of the publicity firm of Gale & Pietsch of Chicago, are due back in New York July 31, from a ten days' trip through the Carolinas, Georgia and Florida, in the course of which they addressed agency gatherings in Asheville, Columbia, Atlanta and Jacksonville, regarding the publicity campaign of the National Board. It is intended to use space in each of the daily papers in the four states acquainting the reading public with the aims of the stock fire companies for benefitting property owners through the medium of fire waste reduction. The publicity campaign initiated by the National Board last year, has now been extended to a number of states, east and west, and eventually carried to every one of the commonwealths.

Standard of New York

The New York department has filed report of its examination of the Standard of New York as of March 31. The company then had assets \$5,046,788, increase \$109,000 since Dec. 31. Its premium reserve amounted to \$1,295,256, decrease \$48,000. The capital is \$1,000,000. The net surplus is \$2,465,212, increase \$146,000. On Jan. 1, 1925, to April 1, 1930, its underwriting and the investment results were as follows:

UNDERWRITING	
Premiums earned.....	\$4,946,816
Losses incurred.....	2,473,793
Underwriting expenses incurred.....	2,624,019
Loss from underwriting.....	\$ 150,995
INVESTMENTS	
Interest earned.....	\$ 900,606
Net profit on sale of investments.....	380,805
Increase in investment values.....	154,051
Total.....	\$1,435,463
Investment expenses incurred.....	27,906
Gain from investments.....	\$1,407,557
Gain from underwriting and investments.....	1,256,561

Harold J. Kirkham

Harold J. Kirkham, who is resigning as special agent of the Great American fleet in Ohio, has been appointed state agent of the Svea and Hudson and will have his headquarters at 207 Hoster building, Columbus. He has been with the Great American for three years. Previous to that he was connected with the Illinois Inspection Bureau, being stationed at Joliet.

American Reserve Merger

The American Reserve stockholders have approved the merger with the Reinsurance Corporation of America. As soon as the proposition is ratified by the New York department the merger will be accomplished. The American Reserve stockholders voted a dividend of 33 1/3 percent. The merged company will have resources of \$8,000,000.

Blame Increase in Farm Fires on Season's Drought

CIGARET BLAZES PREVALENT

Sparks from Locomotives, Threshing
Machines Cause Fires, But Fewer
Cases of Spontaneous Combustion

Because of the excessively hot and dry season, farm managers observe an abnormal number of farm fires. Weeds, grass and grain, parched, burns like tinder when ignited and soon involve buildings.

Many fires are caused by unextinguished cigarettes igniting parched fields of grain, sparks from railroad locomotives flying into the field, threshing machines setting fire to straw stacks. There is some solace, however, in the fact that fires originating from spontaneous combustion appear less frequent than in other years. The reason for this is abnormal precipitation also; for stacks of hay or other farm produce to become ignited from spontaneous combustion there must be moisture. Fewer fires also are started by lightning, which is also attributable to lack of rain.

Frequency of Farm Fires

As an illustration of the frequency of farm fires this season, one farm manager exhibits an issue of the Chicago "Daily Drivers Journal" in which fires from different localities are grouped in one column. The date lines introducing the news of these farm fires are Tipton, Ia., Spencer, Ia., Oshkosh, Wis., Oconomowoc, Wis., Denver, Ill., Warsaw, Ill., Winchester, Ill., Cascade, Ia., and Fithian, Ill.

The prevalence of fires is not confined exclusively to the summer season, for the spring of 1930 witnessed a wave of conflagrations. Because of cold weather in many sections late in the spring, furnace fires were kept going and induced many roof fires, the roofs inviting flame because of the lack of precipitation which has been witnessed throughout the year.

Shallcross Injuries Not Grave

C. F. Shallcross, United States manager North British fleet, injured his head and neck when he struck a submerged rock while diving in a lake near his summer home at Dublin, N. H. X-ray examination revealed that the injuries were not serious.

Blue Goose Delegates to Tour Historic Ground

MILWAUKEE, July 30.—Headquarters of the Grand Nest meeting of the Blue Goose at Rapid City, S. D., in the Black Hills, Sept. 9-11, will be the Alex Johnson hotel. A committee will meet all visitors arriving by special trains and automobiles. Tuesday is reserved for registration, an auto trip and golf. Entertainment will be provided Tuesday evening through the courtesy of D. P. Lemen, secretary Queen City Fire, South Dakota's only stock fire company.

Business meeting will start promptly at 9 o'clock Thursday morning. The annual banquet will be Thursday evening. Sept. 12, the visitors will leave in private cars for a day's sightseeing trip through the northern hills, viewing the colossal figure of Washington carved on the face of Mount Rushmore by Gutzon Borglum, and continuing through the famous Boulder Canyon, historic Deadwood, scene of the operation of Deadwood Dick, Calamity Jane and Wild Bill Hickok; Lead City, famous for the Homestake mine, the world's largest gold mine, and through Ice Box canyon, where a fresh trout fry will be served.

Hotel reservations may be secured through Roy L. Slater, Sioux Falls, S. D., chairman hotel committee.

AS SEEN FROM CHICAGO

ROYAL DEPARTMENT MOVES

The Royal and Queen western department is moving this week to New York City and will be ready for business at 150 William street on Monday. United States Manager Harold Warner came on to supervise the finishing touches. About 35 employees, including the executives, will go to New York headed by Assistant Managers E. W. Hotchkin and H. F. Gregg. Agency Superintendent E. H. Hall, H. E. Sowards, head of the improved risk department; George Yuncker and John Wissman, underwriters, will locate in New York. The Royal group will maintain a Chicago department in charge of H. W. Boyd as manager.

Manager Warner makes the following statement:

"A metropolitan branch office will be maintained at Chicago, 209 West Jackson boulevard, in charge of Manager H. W. Boyd and Assistant Manager G. C. Peterson, with supervision of the important interests of these companies in Lake county, Ind., and Will, Kane, DuPage, Lake and Cook counties and Chicago, Ill.

"The western department practically ceased operations Wednesday noon, at which time the actual loading of the equipment was begun. Some 15 all-steel freight cars will be required to transfer the company records and office equipment. The installation at 150 William street, New York, will occur over the week end.

"Assistant Managers E. W. Hotchkin and H. F. Gregg, with Agency Superintendents Hill, Soward, Wissman and Yuncker, will supervise the detailed operations of the western department. Those named, accompanied by a staff of underwriters and accountants transferred from Chicago to New York, will insure agents that the companies' affairs will continue to be in the hands of officials fully acquainted with local agency needs.

"About 35 members of the office force will remove to New York, the departure occurring on the afternoon of July

31. Two special Pullmans will be met at Washington by automobiles and a sight seeing tour has been arranged. The staff will arrive in New York Saturday morning, Aug. 2, and the western department will be in active operation at practically 100 percent efficiency Monday morning.

"Special allowances have been made to those retiring officials having extended service records, and as to others whose services will no longer be required, salary payments are being continued for varying periods."

* * *

VOTES ON STOCKYARDS CHANGE

It is probable that the mail vote now being conducted by the Chicago Board on the proposition of equalizing commissions and brokerage on business in the stock yards district to equal that paid on business in the congested area of Chicago will favor that measure. Commissions and brokerage in that district would be raised from 15 and 20 percent to 20 and 25 percent if the proposition is approved. The mail vote was decided upon at the quarterly meeting Chicago Board.

The board also elected to membership on the executive committee George R. Bowman of R. A. Napier & Co.; Edward M. Schoen, Atlas, and F. P. Wood of the Rockwood Company.

A memorial resolution was also adopted for John J. Cleary, Jr., late member of the firm Eldredge, Carolan, Graham & Cleary, who died May 16.

The annual meeting of the subscribers of the fire insurance patrol was held prior to the meeting of the board. Its affairs were reported to be in excellent shape.

* * *

MEMBERSHIP IS ADJUSTED

The Royal group has readjusted its membership in the Western Underwriters Association. Harold Warner, United States manager, takes the membership for the Royal, Assistant Manager E. W. Hotchkin for the Queen and American & Foreign, and Horace

MAN WANTED

One of our clients operating an insurance agency in Cleveland desires to engage a man of from twenty-five to forty-five years of age who can develop the business. An excellent field exists among present customers and numerous other connections. Applicant should have had good grounding in fire or casualty insurance or both. Inspection bureau, agency, producing or field man's experience would be of advantage. A contract with a profit sharing feature is contemplated. Please write us giving complete information regarding yourself, especially as to experience, names of previous employers, salary expected and age. All replies strictly confidential.

**THE HENRY P. BOYNTON
ADVERTISING AGENCY**

Standard Bank Bldg. Cleveland

Insurance Company vacating small office, Insurance Exchange Building, will sublet at sacrifice rental. Splendid corner location. Room A-1915, 175 W. Jackson Boulevard, Chicago.

Situation Wanted

by experienced auto adjuster familiar with handling all types of claims. Can furnish A1 reference. Address **R-15**, The National Underwriter.

POSITION WANTED

Young man with ability seeks position as Special Agent with Fire Company, 15 years agency experience representing Fire and Allied lines. Best of reference, age 37. Prefer Nebraska, Iowa, S. Dakota, Wyoming or Colorado. Address **R-10**, The National Underwriter.

Helen Dobbs Personnel

A dependable placement service specializing in girls with insurance experience. Exceptional care is taken in the selection of all applicants.

Call Wabash 8026 for information or better yet an interview with applicants can be arranged for you in Miss Dobbs' office which is conveniently located in the Insurance Exchange Building, Chicago.

Suite A-618 Phone Wabash 8026

REPUBLIC AUTOMOBILE INSURANCE CO.

HOME OFFICE DETROIT, MICHIGAN

This is the month many companies get excited about Automobile insurance. We're excited about it the year 'round. That's one of the advantages of representing a specialized automobile writing company like the Republic Automobile.

The Republic Special

An "Exclusive
Automobile Writing Company"

Chicago Office
A 1915 Insurance Exchange Bldg.

TERRITORY
OPEN in

Ohio
Illinois
Indiana
Michigan



THE COINSURANCE CLAUSE EXPLAINED

On a
single
sheet of
paper

Just the
facts you
need to
know
about the
coinsurance
clause
sent on
receipt
of your
request

**THE CONNECTICUT FIRE INSURANCE
COMPANY, HARTFORD, CONN.**

W. Boyd, manager of the Chicago department, for the Newark.

ADDITIONAL CHICAGO PREMIUMS

Additional figures on Chicago premiums for the year ended June 30, reported to the city comptroller for taxation purposes are presented below. They are arranged in a comparative table with the 1929 and 1928 premiums.

	Year Ended June 30	1929	1928
Millers Mut., Pa.	\$ 4,178	\$ 5,976	\$ 937
Pal. Millers Mut.	9,093	8,540	7,709
Lum. Mut., Pa.	10,164	.....	.....
California	15,513	9,181	13,991
Union of London	4,539	10,363	.....
*Minneapolis F. & M.	18,079	18,006	18,490
Fulton Fire	9,460	.....	.....
Hanover Fire	172,590	171,771	162,665
Ohio Millers Mut.	2,480	2,260	.....
Keystone Mut., Pa.	938	3,958	4,539
Manton Mut., Pa.	2,530	2,305	4,586
Nat. Mut. As., Pa.	1,349	.....	.....
Worc. Mfrs. Mut.	5,935	2,051	578
West. Mill. M., Mo.	1,719	.....	.....
Berkshire Mutual	1,028	1,328	1,512
Ohio Ind. Mut.	2,435	2,680	2,662
Mill Own. Mut., Ia.	18,986	23,666	29,694
American, N. J.	406,083	419,459	384,999
*Potomac	38,057	47,344	34,879
Netherlands	57,865	55,822	99,136
Allied Amer. Mut.	1,278	1,486	1,280
Central Mfrs. Mut.	38,123	30,829	28,872
Royal Exchange	49,722	40,569	164,251
Westchester	201,764	285,779	220,441
Provident	11,819	60,826	4,493
*Peoples National	16,016	14,678	19,881
*State of Pa.	54,760	62,500	187,539
Lumbermen's	59,134	64,837	90,786
*National Union	95,831	156,812	135,955
*United Firemen's	56,280	33,450	48,803
*Merchants, N. Y.	244,714	270,716	271,001
New York Ind.	127,371	150,188	176,612

*Incomplete figures.

WESTERN CONFERENCE HELD

The conference between the western conference committee of the National Association of Insurance Agents and the governing committee of the Western Underwriters Association in Chicago was highly constructive and harmonious. In addition to the governing committee members, ex-presidents of the Western Underwriters Association were asked to be present. George H. Bell, western manager National of Hartford and chairman of the governing committee, presided at the joint meeting. Some subjects of particular interest to the central west were brought up and discussed. The most important one undoubtedly was non-policy-writing agents. The governing committee had passed a resolution suggesting that a differential of 5 percent be allowed to

regular policy-writing agents. A number of the agents felt that the differential should be greater. It seems that the companies are willing to deal with this question provided their regular survey departments are not interfered with. The agents are not concerned with non-policy-writing agents in rural territory or small towns. Non-policy-writing agents in the larger places do become a factor in competition.

Another subject brought up was the possibility of establishing speakers' bureaus in a number of states so that when local agents desired insurance speakers for business organizations or other bodies, those well versed in insurance and able to present the cause could be secured.

ACHENBACH MADE DIRECTOR

W. N. Achenbach of Chicago, western manager Aetna, has been elected a director of the Western Adjustment.

Miss Helen Dobbs, personnel expert who has been closely associated for many years with insurance companies in employing office help, has established her own personnel office in room A-618 Insurance Exchange.

George Gordon, manager Atlantic marine department Firemen's Fund in New York City, passed through Chicago last week en route to the west coast.

Springfield F. & M. Names

W. A. Hebert as Secretary

SPRINGFIELD, MASS., July 30.—Directors of the Springfield Fire & Marine at their meeting yesterday elected William A. Hebert secretary of the company in succession to the late E. H. Hildreth. A native of Springfield, where he was born in 1884, Mr. Hebert, after attending its public schools entered the service of the Springfield as office boy in 1904. Nine years later he became an inspector in Pennsylvania and was shortly thereafter appointed special agent for the northeastern and central sections of the state. On the entry of the United States into the world war, Mr. Hebert was called to the home office in 1917 to supervise the cancellation of its larger foreign contracts. So efficiently was the work handled that in January, 1918, Mr. Hebert was appointed general agent and within a year elected assistant secretary. His elevation to underwriting secretary followed in 1924.

In Local Field



RUDOLPH BELCHER

Rudolph Belcher, who recently resigned as general manager of the Western Insurance Bureau, and since that time has been acting manager of the Grain Association, owing to the disability of E. T. Wigton, has made a connection with the Chicago agency of Trobaugh, Cramsie, Laadt Company. Mr. Belcher has had a wide experience in insurance. He will now endeavor to build up a local business in connection with this agency. For many years he was one of the chief examiners in the old western department of the Phenix of Brooklyn and later the Fidelity-Phenix. He acted after that as special agent for the governing committee of the Western Union. He has a wide acquaintance in Chicago and undoubtedly will be able to establish himself strongly in the local field.

The agency with which Mr. Belcher becomes associated was founded in 1924 by S. F. Trobaugh. He was joined a year later by F. A. Cramsie, whose experience included a term with the Hartford, the Connecticut of Hartford and 10 years as a broker. W. J. Laadt became a member of the agency in 1926.

INSURANCE STOCK QUOTATIONS

By H. W. Cornelius & Co., 105 South La Salle St., Chicago, as of July 28

Stock	Par	Bid	Asked	Div. per Share
Aetna Cas. & S.	10	140	145	1.60
Aetna Fire	10	64	67	2.00
Aetna Life	10	87	89	1.20
Agricultural	25	115	125	4.00
Allemania	50	190	...	12.50
Amer. Alliance	10	28	33	1.60
Amer. Equitable	5	18	21	1.20
American	5	19	21	1.00
Amer. Reserve	10	48	52	4.00
Amer. Surety	25	115	120	6.00
Automobile	10	40	43	1.20
Balto. American	5	17	19	...
Bankers & Ship.	25	100	120	6.00
Boston	100	630	670	16.00
Brooklyn	5	16	19	1.20
Carolina	10	27	30	1.50
Central West Cas.	50	45	54	2.00
City of N. Y.	100	510	540	16.00
Constitu. Indem.	10	10	12	.50
Continental Cas.	10	36	38	1.60
Continental	10	59	61	2.40
Detroit Fid. & S.	50	26	32	4.00
Detroit Natl.	25	25	30	1.25
Federal, N. J.	10	63	68	2.00
Fidelity & Dep.	50	168	172	9.00
Fidelity-Phenix	10	69	71	2.50
Fire Association	10	36 1/2	38 1/2	...
Fireman's Fund	25	97	104	5.00
Firemen's	10	35	36 1/2	2.20
Franklin	5	32	35	...
Glens Falls	10	54	57	1.60
Globe & Rutgers	100	970	990	24.00
Great Am. Indem.	10	28	32	...
Great American	10	30	32	1.60
Hanover	10	42	44	1.60
Harmonia	10	27	30	1.50
Hartford Fire	10	76	78	2.00
Htd. St. Boiler	10	60	64	1.60
Home, N. Y.	10	43	45	2.00
Home Fire Sec.	10	19	21	1.00
Homestead	10	20	22	1.00
Import. & Exp.	25	52	58	4.00
Independ. Indem.	5	9	11	...
Independ. Fire	5	7	9	...
Ins. Co. of N. A.	10	70	72	2.00
Knickerbocker	5	27	30	1.50
Lincoln, N. Y.	10	30	34	2.40
Mass. Bonding	25	105	120	4.00
Merchants, Com.	10	78	82	...
Merchants, Ffd.	100	110	...	7.00
Merch. & Mfrs.	5	17	19	1.00
Metropolitan, Ill.	10	8	11	1.00
National Cas.	10	19	22	1.20
National, Conn.	10	74	76	2.00
National Liberty	5	11 1/2	13	.50
National Union	100	230	250	12.00
National Surety	50	71	73	5.00
New Century Cas.	50	75	...	6.00
New Hampshire	10	52	58	1.60
New Jersey	20	45	50	2.50
New York Fire	5	17	20	1.20
Northern, N. Y.	25	90	100	4.00
North River	10	55	58	2.00
N. W. National	25	105	120	*5.00
Occidental	10	22	24	...
Philadel. Natl.	10	17	22	1.20
Phoenix, Conn.	10	83	85	2.00
Preferred Accl.	20	57	62	3.00
Prov. Wash.	10	62	64	2.20
Reliance	10	15	16 1/2	1.20
Republic	10	21	25	2.00
Rhode Island	10	28	33	1.20
Rochester-Amer.	10	47	50	1.00
Rossia	10	32	33 1/2	2.20
Security, Conn.	10	36	40	1.40
Springfield	25	137	142	4.50
St. Paul F. & M.	25	185	200	*5.00
Stuyvesant	25	45	50	2.00
Sun Life	100	2150	2250	25.00
Travelers	100	1390	1420	24.00
U. S. Casualty	25	63	69	4.00
Westchester	10	56	58	2.50

*Extra dividend paid.

NORTHERN ASSURANCE CO. LTD. OF LONDON

A PROGRESSIVE COMPANY FOR PROGRESSIVE AGENTS

CHICAGO

NEW YORK

SAN FRANCISCO



Don't Forget

Insurance is your best friend.
It Guarantees

Your financial credit—your property—your savings.

With Hanover Protection you need not worry these days.

4,000,000 CAPITAL

\$16,802,949 POLICYHOLDERS' SURPLUS

\$23,703,714 ASSETS

The HANOVER FIRE INSURANCE COMPANY of New York Charles W. Higley, Pres.

NEW YORK NEWS

SUBURBAN AGENTS' GRIEVANCES

Agents in the New York suburban field still feel aggrieved at the failure of the fire companies to grant them an increase in commissions, contending that representatives elsewhere, and notably in New Jersey, have enjoyed an advance and that to in a territory that has failed to show the continuously profitable record enjoyed by the New York suburban area. When the Suburban Association was formed years ago to end a period of demoralization the agency commission was fixed at 20 percent flat plus 5 percent contingent. The local men asked several months ago that the latter figure be increased to 10 percent, contending that the expense of conducting business had greatly increased and they were subjected to severe competition from New York City business. While many of the companies favored granting the request of the agents, the affairs of the Suburban Association are so interwoven with those of the New York Fire Insurance Exchange as a result of the famous decision of Judge Lowey, that managers could devise no means of granting the concession without coming in conflict with it.

* * *

COMMENT ON AGENTS' VIEW

The suggestion of a national association of fire insurance companies favored by the executive committee of the National Association of Insurance Agents at its meeting in Chicago was undoubtedly the result of the refusal of the conference committee of the National Board to pass upon an agency issue submitted it by the agents' organization some months ago on the ground that the National Board had no jurisdiction over such matters. Instead of dealing with the sectional governing bodies the National Agency Association apparently is anxious to appeal to a central group which will have power to pass upon such questions as may be presented, and whose decisions would be final. The idea of an association of fire companies with countrywide jurisdiction, though approved in principle by many company officials, and which may come about in future, is held to be impractical at the present time.

As a move toward uniformity the word "union" previously a part of the ruling bodies of the east and the west, was eliminated from their respective titles, and that of "association" substituted. It is understood like action will be taken with respect to the governing organization on the Pacific Coast in due course. The trend in the business is toward uniformity in underwriting rules and regulations, in so far as these may be instituted without conflicting with state laws. These latter, however, it developed when a complete study of the statutes of the 48 states was made several years ago, vary widely and not infrequently drastically. A line of procedure required in one commonwealth would be strictly barred in another. Were it possible to bring about complete uniformity of state requirements, it would be an easy and an agreeable task for the fire companies to operate in conformity. The conduct and expense of the business would be materially lessened.

With the formation of a national organization apparently out of the question at this time, the proposition has been advanced that the end sought by the agency body, would largely be met, through the appointment by each of the sectional ruling bodies—Eastern Underwriters Association, Western Underwriters Association, Western Insurance Bureau, Southeastern Underwriters Association and Pacific Board—of its president to represent it as a member of a joint committee to deal with local agents in all important matters of common concern. The further recommendation of the agents that membership in a company organization in any section

carry with it an obligation to join the ruling body in every other territory, such as was required of member companies by the National Automobile Un-

derwriters Association, is a weighty problem, and one that officials would have to devote attentive study to before expressing an opinion on the question.

NEWS OF THE COMPANIES

Will Concentrate on Marine

Newly Launched Quaker City Fire & Marine Controlled by Mather & Co. of Philadelphia

PHILADELPHIA, July 30.—The Quaker City Fire & Marine, recently licensed by the Pennsylvania department, has opened offices at 226 Walnut street, in the building occupied by Mather & Co. The company starts with \$400,000 capital and \$600,000 surplus, the entire \$1,000,000 having been sold without cost.

It will be managed by Mather & Co., managers of several other companies. Gilbert Mather, president of that company, is president of the Quaker City. W. E. Roehr, vice-president of Mather & Co., is vice-president of the Quaker City. Other officers are: John J. Bus-

well, secretary; B. F. Clayberger, Jr., treasurer; Joseph Budd, assistant treasurer; Walter S. Hutton, fire secretary; Harry Lyster and William Foster, Jr., assistant fire secretaries; Henry F. Clark, marine secretary; Milton H. Enck and C. H. Grotefend, assistant marine secretaries, and F. Roland O'Brien, automobile secretary. None of the officers will be salaried, their compensation being based on the amount of business done by the company.

The company will concentrate at the start on marine business. Directors, in addition to the officers, include E. B. Berry, superintendent of insurance Southern Railway; Edward Browning, Jr., and George S. Patterson of George H. McFadden & Brother, cotton merchants, Philadelphia; Charles E. Dunlap, president Berwind White Coal Mining Company, New York; Ralph Earle, director Finance Company of Pennsylvania, Philadelphia; Nelson E. Long,

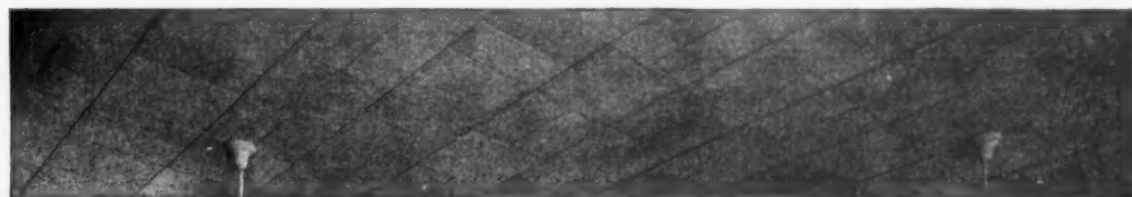
insurance, Philadelphia; Robert Scott, director of insurance and safety Atlantic Coast Line; J. Laurence Sprunt, vice-president Alexander Sprunt & Son, cotton merchants, Wilmington, N. C.; Archie D. Swift, president Central-Penn National Bank, Philadelphia; E. R. Turner, director Thomas Stephens & Sons, London; E. Merrick Tylor, underwriter Excess Insurance Company, London.

Retires from Illinois

The Great States of Dallas has retired from Illinois. It is operated by Gross R. Scruggs & Co. of Dallas, the well known general agency. In Texas, Louisiana and Arkansas the company has a reinsurance contract whereby each policy is automatically reinsured in the United States Fire and the company guarantees payment of all Great States policies in these states. In Oklahoma the policies are guaranteed by the Westchester.

August B. Fipp Resigns

August B. Fipp of Defiance, O., who recently resigned as agency supervisor of the General of Seattle in Ohio, has become Ohio state agent of the Allemania. He was formerly state agent of the Automobile of Hartford.



The Soundex Ceiling Keeps the Office Quiet on the Busiest Days



Office of The National Underwriter, Chicago. A busy office, situated on "the noisiest corner in the loop," yet its quiet is maintained by a Soundex ceiling.

PHONE bells ringing...
typewriters clicking...
adding machines in use...
managers dictating — and
still the office is quiet.

Soundex absorbs the noise and prevents the echoes and reverberations of a busy office. The speaking voice is little affected, while Noise is practically swallowed up by this amazing material.

Soundex can be applied to your present ceiling. It will modernize your office unbelievably, make working conditions far more pleasant, and increase the productivity of your employees. Remove the strain and nervous tension caused by noise and you make better workers of your office force. Nerves become tired, if not shattered, by the constant hammering of noise.

Soundex is not expensive. Its installation is simple, effective, permanent. The ceiling can be decorated and re-decorated in keeping with the surroundings. The effect will be noticed at once — its value will be felt always.

Write for details and estimates.

What Soundex is

Soundex is a light weight, fibrous tile full of air spaces all interconnected so that sound must traverse the entire thickness before returning for any unpleasantness. In natural color it is deep ivory, but may be painted in any color combination. Permanence and fire resistance are insured by the mineral cement coating the fibers.

Soundex

sound absorbing
acoustical material

THE SOUNDEX CORPORATION • BUILDERS BUILDING • CHICAGO

THE NATIONAL UNDERWRITER

Formerly THE WESTERN UNDERWRITER

Published every Thursday by THE NATIONAL UNDERWRITER COMPANY, Chicago, Cincinnati and New York. EDWARD J. WOHLGEMUTH, President; JOHN F. WOHLGEMUTH, Secretary; HOWARD J. BURRIDGE, Vice-President and General Manager; NORA VINCENT PAUL, Vice-President; WILLIAM A. SCANLON, GEORGE C. ROEDING and O. E. SCHWARTZ, Associate Managers

C. M. CARTWRIGHT, Managing Editor
LEVERING CARTWRIGHT, Asst. Managing Editor
FRANK A. POST, Associate Editor
CHARLES D. SPENCER, Associate Editor
DALE R. SCHILLING, Associate Editor

PUBLICATION OFFICE, A1946 Insurance Exchange, CHICAGO. Telephone Wabash 2704
CINCINNATI OFFICE, 420 E. Fourth St., Telephone Main 5761, RALPH E. RICHMAN, Manager
ABNER THORP, JR., Director Life Insurance Service Dept.

NEW YORK OFFICE
80 Maiden Lane, Tel. John 1032
EMERSON SMITH, Eastern Manager
GEORGE A. WATSON, Associate Editor
CHESTER C. NASH, JR., Associate Editor

SOUTHEASTERN OFFICE—ATLANTA, GA.
1517 First National Bank Building
R. J. McGEHEAN, Resident Manager

SOUTHWESTERN OFFICE—DALLAS, TEX.
515 Marvin Bldg., Tel. 24570
J. F. GRAHAM, Resident Manager

DES MOINES OFFICE
716 Fleming Bldg., Tel. 4-8712
R. E. HEATH, Resident Manager

SAN FRANCISCO OFFICE
105 Montgomery Street, Room 907
Tel. Kearny 3054
FRANK W. BLAND, Resident Manager

PHILADELPHIA OFFICE
412 Land Title Bldg., Tel. Rittenhouse 3654
W. J. SMYTH, Resident Manager

Entered as Second-class Matter April 28, 1928, at Post Office at Chicago, Ill., Under Act, March 3, 1879

Subscription Price \$4.00 a year; in Canada, \$5.00 a year. Single Copies 20 cents.
In Combination with Life Insurance Edition, \$5.50 a year; Canada \$7.50



Making Private Information Public

THE effort of certain stockholders of the BETHLEHEM STEEL CORPORATION to learn through court action the salaries paid its important executives, induced the statement by NEWTON BAKER, of counsel for the corporation, that the "contractual relations between the company and its executives and officers are matters of private concern."

The same question has been raised in connection with the insurance business from time to time, and in all probability will come up again. In the course of an investigation by a Kansas commission into the fire insurance rates in that state three or more years ago, inquiry was made as to the salaries paid individual officers of companies operating in the state. Witnesses refused to answer the question, maintaining as did Mr. BAKER in connection with the BETHLEHEM STEEL COMPANY, that the matter was one of "private concern." They were entirely willing to state the aggregate paid by their respective companies for salaries, but positively declined to reveal the individual grants.

When the late Dr. W. A. FRICKE was insurance commissioner of Wisconsin, many years ago, he insisted that the fire companies report the amount paid in salaries to all of their officers, and the information was printed in the annual report of the department. While furnishing the data officials did so under

protest, maintaining that not only was the information a confidential matter between themselves and their respective directorates, but that the making public of salary lists would seriously disturb the personnel of their staffs. The latter contention proved true, for with a list of the amount paid before them offices began competing with one another for the services of different employees in rival institutions. Employees in the same company, previously ignorant of what their associates were receiving, became dissatisfied and began casting about for new connections. The only result of the publication was to stir up needless trouble, and to such extent that Commissioner FRICKE, convinced of the uselessness of the information from a public standpoint, failed again to call for it.

We believe thoroughly in proper regulation of insurance. There is a necessity for corporations writing insurance to be under proper restriction. There is danger, however, in the departments going too far and endeavoring to regulate the internal mechanism of companies to the injury of the business and the embarrassment of all concerned. We believe that those at the recent commissioners' hearing on commission cost who deplored the regulation of commissions were right. That is also a matter of private contract which should not be interfered with.

Arriving at Agency Costs

SOME agents who are studying cost figures maintain that cost percentages should be expressed in terms of the commission dollar rather than in terms of the premium dollar. They maintain that an agent who says that his costs are 9 percent, figured on the cost premium dollar, does not get a true picture of his business. The real gross income of an agency is not the gross premium dollar but the commission dollar. In other words, the total commissions of an agency constitute its gross income. The

net amount due to the companies are not a part of the agency's income in any sense of the word, according to these students.

The suggestion has been made that agents should figure all their costs on the basis of the commission dollar, expressing these costs in percentages of the commission dollar. By submitting figures on a percentage basis to a central office, it ought to be possible to get some real facts as to the cost of operating an agency. These facts would be

obtained on a basis which would help the agent to make decisions as to the policies which he should pursue in operating his office.

In many city agencies, it is unquestionably true that, figured on the basis of average cost, the brokerage business is accepted at a loss. On the other hand, it is well recognized in many offices that the brokerage business may provide additional income for meeting the fixed expenses. Always in these cases there is a dividing line where an agent cannot afford to put on an extra clerk to take care of brokerage business. In

some cases agents have definitely turned down brokerage lines, because a careful consideration of the facts has convinced them that they cannot handle the additional lines without putting on an extra clerk and that they cannot get enough additional brokerage lines to pay the expenses of the extra clerk and provide any balance for contributing to fixed expense.

Just as in any other business, there are many fine points of this kind which an agent must consider in managing his business. These problems make an agent a manager instead of a solicitor.

PERSONAL SIDE OF BUSINESS

C. T. Ingalls, manager Oklahoma Inspection Bureau, visited Chicago for a few days this week conferring with officials of the Western Actuarial Bureau.

Frederick O'Brien, of Chicago, vice-president of the Chicago Fire & Marine and the Presidential, is at Mercy hospital in New Orleans, having been operated on for appendicitis. Peritonitis set in and Mr. O'Brien had a very serious experience. He is now seemingly out of danger and with proper care will pull through in good shape. He has been in the south for some two months where the weather has been intensely warm. The Chicago Fire & Marine reinsured the National Guaranty Fire of Newark, N. J., the latter having quite a plant in Texas. Mr. O'Brien has been in that state looking over the agencies and business. He was taken with an acute attack at New Orleans and gangrene had set in, it was found during the operation. Walter Southgate of San Antonio, Tex., state agent of the Chicago Fire & Marine, is with Mr. O'Brien at New Orleans.

James M. Young, 58, state agent for the Georgia Home, supervising Virginia, West Virginia and North Carolina with Richmond headquarters for the past 30 years, died at Staunton, Va., July 27, from the effects of a stroke which he suffered July 14. His body was taken to Louisville for burial. His father, the late John D. Young, was for many years southern adjuster for the Royal. Hugh W. Young, a brother is an independent adjuster in Louisville, and John P. Young, another brother, is Kentucky state agent for the New York Underwriters. James C. Young, a nephew, had for the past year or so been assisting Mr. Young in supervising North Carolina for the Georgia Home, with headquarters at Greensboro.

J. C. Lucas, state agent of the Fidelity-Phenix in Nashville, Tenn., is at the St. Thomas hospital at that city recovering from a recent operation.

News of the recent death of Frederick Peters at Fishkill, N. Y., has reached his former associates with the Merchants Fire of Denver. From 1927 to 1929 Mr. Peters was state agent Merchants Fire, retiring Sept. 1 last year because of ill health. For many years Mr. Peters traveled in the east for the Albany.

R. G. Scheunemann, member of the firm of Eliel & Loeb, Chicago local agents, is stopping long enough during his travels in Europe this summer to address post cards to his friends. His latest cards were postmarked Volendam, Holland.

T. Dana Roberts, well known Oklahoma City local agent, has returned with his wife and children from a trip to South America.

Charles M. Park, of Madison, Wis., who is resigning as state agent of the London Assurance, has been a familiar

figure in Wisconsin fire insurance circles for many years. He was with the old Griffing rating bureau, and later opened up the Madison office of the Wisconsin Inspection Bureau. A student on the subject of rates, he was greatly interested in the enactment of the Wisconsin rate regulation law, and was appointed by former Commissioner Cleary as the first chief rater of the Wisconsin department.

John Kerr Branch, millionaire capitalist and financier of Richmond, Va., for many years a director of the Continental, died recently near Florence, Italy. Burial was at Richmond.

Edwin Parrish, vice-president in the San Francisco office of the Niagara Fire, is receiving congratulations of his friends and business associates over the "long service" gold watch fob which has been presented to him in recognition of his connection with the company for the past 29 years.

Insurance men have generally been credited with having plenty of nerve. Carleton W. Hart of the adjustment firm of Ponder, Hart & Co., Louisville, proved he was no exception to the rule when he appeared on the links of the Audubon Country Club there in shorts. Mr. Hart was the first Audubon player with nerve enough to try them. The thermometer was well over 100 degrees that particular afternoon, and many of his fellow players probably envied him.

Harry Bacharach, recently elected mayor of Atlantic City, is one of the partners in the Bacharach Real Estate Company, which represents a number of fire and casualty companies in that city. He is a member of the New Jersey public utilities commission and formerly was mayor of Atlantic City from 1912 to 1920.

L. T. Stubbs, superintendent of agencies of the Central States Fire at Wichita, was released from a Wichita hospital last week following an automobile accident July 4. His injuries will not permit him to return to his desk for some time, however.


Charles H. Hatton, prominent Wichita local agent, was elected third vice-president of Lions International at the annual convention in Denver last week. Mr. Hatton is thus in line for president of the international organization in three years, according to its rules for succession in office. Mr. Hatton is president of the Peoples Finance Company of Wichita, very active in civic affairs and is head of the Wichita Community Chest this year.

Commissioner Clarence C. Wysong of Indiana leaves Saturday of this week for Camp Knox, near Louisville, Ky., where he will spend two weeks, performing the duties of judge advocate.

Robert M. Simmonds, state agent of the Queen in West Virginia and western Maryland, is reaching up into the empyrean because he has a new daughter.

SCALDS, FALLS AND BURNS

account for many home accidents.



Every thirty seconds, someone gets hurt in an American home! This fact, brought out by an accident survey made by the U. S. Bureau of Standards, should convince everybody that they need Personal Accident insurance. Are your clients protected? When soliciting them remember that the Fidelity & Casualty writes Personal Accident insurance in forms to suit practically every need.

The AMERICA FORE GROUP of Insurance Companies

THE CONTINENTAL INSURANCE COMPANY
AMERICAN EAGLE FIRE INSURANCE COMPANY

FIDELITY-PHENIX FIRE INSURANCE COMPANY
FIRST AMERICAN FIRE INSURANCE COMPANY

NIAGARA FIRE INSURANCE COMPANY
MARYLAND INSURANCE COMPANY OF DELAWARE

ERNEST STURM, Chairman of the Board
PAUL L. HAID, President

Eighty Maiden Lane,

THE FIDELITY AND CASUALTY COMPANY
ERNEST STURM, Chairman of the Board
WADE FETZER, President
SAN FRANCISCO

New York, N.Y.

NEW YORK

CHICAGO

DALLAS

MONTREAL

FIRE INSURANCE NEWS BY STATES

OHIO AND WEST VIRGINIA

Ohio Cities Are Criticized

National Board Reports Fire Record and Hazards in Hamilton, Marion and Steubenville

The National Board reports a gross fire loss for the five-year period ending 1929 in Hamilton, O., of \$589,148. The average loss per fire was \$535 and the average annual loss per capita, \$2.50.

The water supply of Hamilton was declared to be adequate and fairly reliable, adequate quantities being available for engine supply in most districts. The undermanned fire department is not equipped to combat serious fires and the fire alarm system is unreliable.

In the principal mercantile district engineers state that serious individual to group fires are probable. The wide main streets and mainly open squares in the center of the district are mitigating factors and no general conflagration is probable. In minor mercantile and manufacturing districts the hazard is local; many manufacturing plants have private protection which reduces the general hazard.

Report on Marion

In Marion, O., the gross fire loss, according to the information of the engineers, for the five-year period ending in 1927 was \$531,254, while the average loss per fire was \$837. The average yearly number of fires per 1,000 was 3.9 and the average loss per capita, \$3.24.

The water supply of Marion is adequate although engineers complained of certain unreliable features of distribution. Sufficient quantities of water were reported to be available in the principal mercantile district, but elsewhere the supply is "fair to good." The fire department was rated weak and the fire alarm system "somewhat inadequate."

"In the principal mercantile district," the engineers state, "construction is mainly lacking in fire-resistive features; this condition, together with a weak fire department, makes serious group fires probable. Due, however, to generally low heights, fairly wide streets and good accessibility the probability of a general conflagration is low. In the manufacturing sections the hazard is local."

Condition of Steubenville

A new automatic fire alarm system has been installed in Steubenville. Project to increase the fire department staff has been defeated. The National Board states that this undermanned condition is one of the most serious fire protection deficiencies in the city.

Since the National Board report of December, 1928, a small amount of pipe has been laid mostly in natural extension to the system. The most important addition has been the extension of the 8-inch low service main on Fourth street to Franklin avenue.

Williams & Son Entertain Field Men and Adjusters

The Fred A. Williams & Son agency of Ashtabula, O., one of the oldest in Ohio and established in 1875, entertained 33 field men and adjusters active in their office. A golf tournament was held. A. R. "Dana" Gibson, state agent Hanover, won low net with 86, and William Welsh, Hartford, blind bogey with 85. Others who played were Lester Roller, Scottish Union & National; Dale Ladd, Cleveland branch Western Adjustment, and William Smith, Hartford Accident. Ned Williams and John Cramer were hosts.

West Virginia Field Rally

Fire Underwriters Association Held Its Semi Annual Gathering at White Sulphur Springs

At the annual meeting of the West Virginia Fire Underwriters Association at White Sulphur Springs, the main business centered about the reports of the executive and rules committees which met prior to the general meeting. A. J. Ruth, state agent of the Fire Association, is president of the West Virginia Fire Underwriters Association and presided at the business sessions. On the last day a golf tournament was staged in which 19 field men participated. The prizes and winners are as follows:

First, golf bag, R. E. Mullen; second, duffle bag, H. E. Cragg; third, Gladstone bag, C. L. Bristol; fourth, spoon club, W. L. Bellmer; fifth, brassie, E. T. Minor; sixth, driver, B. E. Weisberger; seventh, mashie and ball, W. A. Fritz; eighth, putter and ball, J. M. Hall; ninth, six golf balls, Herbert Fahlgren; tenth, six golf balls, M. B. Abercrombie; eleventh, six golf balls, M. C. Speight; twelfth, six golf balls, A. J. Ruth.

Company Starts in Business

General Mutual Life of Van Wert, Ohio, Makes an Auspicious Beginning This Week

The new General Mutual Life of Van Wert, O., was licensed to do business, July 28. Five minutes after it received its license it received in applications more than \$100,000 of insurance. The General Mutual Life expects in its first week to have applications totalling \$500,000. This is due to the fact that the company has valuable connections through its fire insurance running mates, the Central Manufacturers Mutual Fire, Ohio Mutual Fire and the Ohio Underwriters Fire.

Fire Companies Standing

The Central Manufacturers was established in 1876. It had on Dec. 31 \$4,184,607 assets, \$1,940,116 premium reserve, \$150,000 contingent reserve and \$1,801,815 net surplus. It has had a very steady growth. The Ohio Millers Mutual was established in 1886 and was taken in tow by the Central Manufacturers Mutual just a few years ago. It has assets \$460,152, premium reserve \$266,610 and net surplus \$127,124. The Ohio Underwriters Mutual was organized in 1903 and has \$490,980 assets, \$223,471 premium reserve and net surplus \$220,243. These companies have had back of them a remarkable family in Van Wert, the Purmorts. The first secretary was M. L. Purmort, second, Frank W. Purmort, third, Clyde A. L. Purmort, who now is president, and then C. M. Purmort.

F. W. Purmort Great Leader

Frank W. Purmort was the first assistant secretary of the company. It was under his leadership and management that the company started on its prosperous career. C. A. L. Purmort was first assistant secretary and became secretary in 1908. Others of the Purmort family who are officials in this organization are L. G. Purmort, vice-president, F. W. Purmort, assistant secretary, and P. W. Purmort, assistant secretary. James S. Kemper, president of the Lumbermen's Mutual Casualty of Chicago, and National Retailers Mutual Fire, is vice-president of the Purmort organization. He started in

the home office of the Central Manufacturers.

Will Get Fine Momentum

It is through the connections of these fire insurance companies that the General Mutual Life will get an initial momentum that would have taken years otherwise to develop. The Purmorts constitute a great insurance family. Their companies have a western department at Chicago in charge of Mr. Kemper, an eastern in New York City, a northwestern at Minneapolis, southeastern at Nashville, Pacific at Seattle and southwestern at Kansas City.

The Purmort companies are all housed in their own building which cost \$375,000. It is 200 feet long on the outskirts of Van Wert.

Gives All Time to County

Thomas E. Allaire Will Devote His Entire Attention to the Firemen's Group in Cleveland

Thomas E. Allaire, who is one of the Ohio state agents at the Firemen's group, has been giving his attention to western Ohio but for more than a year has been devoting a large part of his time to the interests of the Firemen's group in Cleveland and Cuyahoga county. Mr. Allaire formerly had his headquarters at Columbus. He will now be located at Cleveland and will give his entire time to Cuyahoga county. In view of the fact that the Firemen's companies will now be outside of the Cleveland Insurance Board, Mr. Allaire will have his time well occupied to develop a new plant.

Institute Fire Prevention Conferences in Dayton

The fire prevention committee of the Dayton, O., Safety Council recently conducted an all-day conference, the first affair of its kind it is claimed to be held in Ohio. In spite of the intense heat, there were 53 registrations from smaller communities in the Dayton territory.

Because of the success of this conference, another was scheduled for Oct. 7, which will be a feature of National Fire Prevention Week. Governor

Cooper of Ohio has been invited to be the principal guest and invitations are being sent to all fire chiefs, city managers and mayors in the Miami valley to attend the Miami Valley Fire Prevention Conference. It is planned to develop a permanent organization, holding regular annual and semi-annual meetings. Richard E. Vernor, Western Actuarial Bureau, will address the conference following a luncheon.

At the first conference, State Fire Marshal Gill and Clarence Goldsmith, assistant chief engineer National Board, were speakers.

Seek Correction of Tax

WHEELING, W. VA., July 30.— Seeking correction of an alleged erroneous assessment, representatives of the Wheeling Fire, only stock concern of its nature in the state, have petitioned the Ohio county board of review and equalization for relief. It is claimed an item of \$443,721 for two years has been erroneously assessed. The sum is unearned premium reserve and is deductible, it is said. Assessor Karl Sailer holds the item is taxable, and he has been affirmed by Prosecuting Attorney A. C. Schiffler, who was in turn affirmed by Tax Commissioner T. C. Townsend. The board has taken the matter under advisement.

Monarch Fire Holds Outing

The first annual outing and dinner dance of the Monarch Fire of Cleveland was held July 31 at Clifton Club, Rocky River, O. Numerous events were scheduled including a ball game and swimming races. The dinner dance included several night club specialties. Prizes were awarded at the dinner by President Ralph Rawlings.

West Virginia Losses

The West Virginia state fire marshal reports that the fire loss in June was 45 percent higher than during the same month last year. The figure was \$357,600. The loss on buildings was \$257,200.

A new agency has been formed at Columbus, O., by Robert O'Brien and others, to be known as Robert O'Brien & Co.

Harrison & Bates, Richmond real estate firm, has added an insurance department, taking on the American Equitable.

CENTRAL WESTERN STATES

Illinois Jails Many for Arson

Fire Marshal Reports 29 Convictions in Year and Use of Federal Machinery

SPRINGFIELD, ILL., July 30.— Twenty-nine convictions for arson and burning to defraud was the record in Illinois for the year ending June 30, according to the annual report of State Fire Marshal Legreid. The number is considerably larger than in any recent years, and in the opinion of Mr. Legreid would have been larger had not certain promising cases been continued to later terms of court.

A total of 537 cases was investigated, of which 192 are still open for further investigation.

One of the notable convictions was that of a pyromaniac who confessed to setting 9 fires in one city and 7 in another.

An unusual method of procedure was tried on one case in which the evidence was not sufficient to sustain a charge

of arson or burning to defraud. An indictment was obtained in federal court charging fraudulent use of the mails. The charge is based on the fact that the proof of loss was sent through the mails.

Marshal Legreid says that a wave of incendiary fires has persisted throughout the year and has kept most of his men engaged on criminal investigation.

Show Fire Hazards at Fairs

Fire Prevention Exhibits Will Be Feature at Thirty-four County Fairs in Illinois

SPRINGFIELD, ILL., July 30.— Thirty-four county fairs, grouped into five circuits, will display an interesting fire prevention exhibit sponsored by State Fire Marshal Legreid.

In the foreground on one side will be an ironing board through which a hole has been burned by an electric iron. The guilty iron will rest on the floor beneath the board with the cord extend-

LOYALTY GROUP

JANUARY 1, 1930 STATEMENTS

NEAL BASSETT, President

A. H. HASSINGER, Vice-President

WELLS T. BASSETT, Vice-President

JOHN KAY, Vice-President and Treasurer

ARCHIBALD KEMP, 2d Vice-President

FIREMEN'S INSURANCE COMPANY

OF NEWARK, NEW JERSEY

ASSETS	LIABILITIES	CAPITAL	NET SURPLUS	SURPLUS POLICYHOLDERS
\$60,811,870	\$14,495,225	\$18,777,000	\$27,539,645	\$46,316,645

HENRY M. GRATZ, President

A. H. HASSINGER, Vice-President

NEAL BASSETT, Chairman of Board

WELLS T. BASSETT, Vice-President

JOHN KAY, Vice-President

ARCHIBALD KEMP, 2d Vice-President

THE GIRARD F. & M. INSURANCE CO.

\$ 6,252,740	\$ 3,401,657	\$ 1,000,000	\$ 1,851,083	\$ 2,851,083
--------------	--------------	--------------	--------------	--------------

NEAL BASSETT, President

A. H. HASSINGER, Vice-President

WELLS T. BASSETT, Vice-President

JOHN KAY, Vice-President

ARCHIBALD KEMP, 2d Vice-President

MECHANICS INSURANCE CO.

\$ 5,078,813	\$ 3,335,593	\$ 600,000	\$ 1,143,219	\$ 1,743,219
--------------	--------------	------------	--------------	--------------

NEAL BASSETT, President

A. H. HASSINGER, Vice-President

WELLS T. BASSETT, Vice-President

JOHN KAY, Vice-President

ARCHIBALD KEMP, 2d Vice-President

NATIONAL - BEN FRANKLIN FIRE INS. CO.

\$ 5,233,116	\$ 3,070,630	\$ 1,000,000	\$ 1,162,486	\$ 2,162,486
--------------	--------------	--------------	--------------	--------------

NEAL BASSETT, President

A. H. HASSINGER, Vice-President

WELLS T. BASSETT, Vice-President

JOHN KAY, Vice-President

ARCHIBALD KEMP, 2d Vice-President

SUPERIOR FIRE INSURANCE CO.

\$ 5,073,876	\$ 3,061,200	\$ 1,000,000	\$ 1,012,676	\$ 2,012,676
--------------	--------------	--------------	--------------	--------------

W. E. WOLLAEGER, President

A. H. HASSINGER, Vice-President

NEAL BASSETT, Chairman of Board

WELLS T. BASSETT, Vice-President

JOHN KAY, Vice-President

ARCHIBALD KEMP, 2d Vice-President

CONCORDIA FIRE INSURANCE CO.

\$ 5,564,987	\$ 3,078,063	\$ 1,000,000	\$ 1,486,923	\$ 2,486,923
--------------	--------------	--------------	--------------	--------------

CHARLES L. JACKMAN, President

JOHN KAY, Vice-President

A. H. HASSINGER, Vice-President

WELLS T. BASSETT, Vice-President

NEAL BASSETT, Vice-President

ARCHIBALD KEMP, 2d Vice-President

CAPITAL FIRE INSURANCE CO.

\$ 652,382	\$ 13,200	\$ 300,000	\$ 339,182	\$ 639,182
------------	-----------	------------	------------	------------

CHAS. H. YUNKER, President

A. H. HASSINGER, Vice-President

NEAL BASSETT, Chairman of Board

WELLS T. BASSETT, Vice-President

JOHN KAY, Vice-President

ARCHIBALD KEMP, 2d Vice-President

MILWAUKEE MECHANICS' INSURANCE CO.

\$13,045,126	\$ 7,886,590	\$ 2,000,000	\$ 3,158,536	\$ 5,158,536
--------------	--------------	--------------	--------------	--------------

J. SCOFIELD ROWE, President

J. C. HEYER, Vice-President

JOHN KAY, Vice-President

EARL R. HUNT, Vice-President

A. H. HASSINGER, Vice-President

WELLS T. BASSETT, Vice-President

S. WM. BURTON, Vice-President

S. K. McCLURE, Vice-President

WELLS T. BASSETT, Vice-President

METROPOLITAN CASUALTY INSURANCE CO.

\$14,945,383	\$10,320,195	\$ 1,500,000	\$ 3,125,187	\$ 4,625,187
--------------	--------------	--------------	--------------	--------------

C. W. FEIGENSPAN, President

E. C. FEIGENSPAN, Vice-President

A. H. HASSINGER, Vice-President

NEAL BASSETT, Chairman of Board

W. VAN WINKLE, Vice-President

JOHN KAY, Vice-President

WELLS T. BASSETT, Vice-President

COMMERCIAL CASUALTY INSURANCE CO.

\$14,741,017	\$ 9,712,813	\$ 2,500,000	\$ 2,528,203	\$ 5,028,203
--------------	--------------	--------------	--------------	--------------

TOTAL OF ASSETS

TOTAL OF LIABILITIES

TOTAL NET PREMIUMS

\$131,779,040*	\$58,562,251	\$49,400,938
----------------	--------------	--------------

WESTERN DEPARTMENT

844 Rush Street, Chicago, Ill.

H. A. CLARK, Manager

Ass't Managers

H. R. M. SMITH

JAMES SMITH FRED. W. SULLIVAN

EASTERN DEPARTMENT

10 Park Place

Newark, New Jersey

CANADIAN DEPARTMENT

461-467 Bay St., Toronto, Canada

MASSIE & RENWICK, Ltd., Managers

PACIFIC DEPARTMENT

San Francisco, California

60 Sansome Street

W. W. & E. G. POTTER, Managers

Ass't Managers

JOHN R. COONEY CHAS. H. GATCHEL

* Capital and Surplus of affiliated companies owned by Firemen's, appear in gross assets of both.

LOYAL TO PRINCIPLE—TO LOYAL AGENTS, LOYAL



Do Burglary, Robbery and Theft policies cover loss by damage to property as a result of burglary?

Yes, the policies provide for repairing any damage caused by the intruder in his attempt to gain entrance to the premises as well as for damage to safes, furniture and fixtures. This protection is provided even if the intruder is unsuccessful in his attempt to steal.

Great American
Indemnity Company
CASUALTY New York SURETY
We'll gladly answer your questions

INCORPORATED 1911.
Security Insurance Company
OF NEW HAVEN, CONNECTICUT
CASH CAPITAL, \$2,000,000.00

FIRE TORNADO HAIL EXPLOSION AUTOMOBILE
PARCEL POST SPRINKLER LEAKAGE USE AND OCCUPANCY
RIOT AND CIVIL COMMOION FUR AND JEWELRY FLOATERS
COMPLETE MARINE COVERAGE

THE East and West
Insurance Company of New Haven

CASH CAPITAL, \$1,000,000.00

OWNED AND MANAGED BY "Security"

WESTERN DEPARTMENT: ROCKFORD, ILL.

ing up through the hole. A sign will bear the warning "Do not leave electric irons with the current turned on."

On the opposite side will be a balance, in one scale pan of which will be represented a one-gallon can of gasoline. In the other scale pan will be representing 86 pounds of dynamite, perfectly balancing the gallon of gasoline. A sign will convey the information that a gallon of gasoline vaporized has the potential power of 86 pounds of dynamite.

In the background will be a terse tabulation showing that 417 persons lost their lives through fire in Illinois last year and that the property loss is averaging \$2,000,000 a month. The Fire Prevention Week slogan will set off the entire exhibit:

"To prevent fire is the personal responsibility of everyone. It should be taken seriously."

Report Is Made on Bay City

National Board Points Out High Average Loss During the Last Five Years

The National Board engineers in reporting on Bay City, Mich., show that its fire loss for the last five years was \$2,470,378. The average fire was \$2,111, an excessively high figure, and the average loss per capita \$9.50, a very high figure. The engineers say that the water supply is inadequate but fairly reliable. The available quantities are limited by small mains in several districts. The fire department is somewhat undermanned and deficient in some important equipment. The fire alarm system is fairly adequate, but has some unreliable features and many inaccessible boxes. The weak structural conditions in the principal mercantile district make serious group and block fires probable. Under unfavorable conditions there is a high probability of such fires seriously involving a group of blocks. The lumber and manufacturing districts present a serious conflagration hazard, accentuated by the frequency of high winds.

Win Fight for Recall of Mayor; Groesbeck Favored

DETROIT, July 30.—A group of prominent Detroit business men, headed by Walter B. Cary, president of the Michigan Insurance Agency, were successful in fighting the city administration and secured a two-to-one vote in favor of recalling Mayor Charles Bowles, the first time a chief executive has been recalled in the history of metropolitan cities.

Immediately after the election, the name of Alex Groesbeck, president of the Michigan Life, was advanced for the vacancy, which is to be filled by election in September. Mr. Groesbeck is looked upon as an able executive who can bring order out of the present ad-

ministration chaos in Detroit, and his candidacy is being urged by the city's largest newspaper. He served twice as governor of Michigan.

Regional Meeting at Ironwood

At the regional meeting of the Michigan Association of Insurance Agents for the upper peninsula, held at Ironwood, the morning was devoted largely to golf and recreation, with the business session in the afternoon.

A. W. Peterson, president of the Ironwood Association of Insurance Agents, called the meeting to order and named A. W. Holmberg of Erickson & Holmberg, Ironwood, as chairman. Mr. Holmberg welcomed the visitors.

G. Leo Weadock of Saginaw, president of the Michigan association, was the principal speaker, urging greater cooperation between the agents and the association. He also advised members to talk themselves rather than companies in their sales efforts and to stick to stock companies. "Bob" Pryal of Escanaba entertained with some of his famous dialect stories.

J. J. Hubbell, state agent Security of New Haven, discussed the advertising campaign of the National Board and urged the support of agents.

Service Medals Presented

John H. Camlin and Miss Harriet Skinner of the Camlin agency at Rockford, Ill., were presented with 25-year service medals by the Niagara Fire at a dinner given in their honor at which members of their office force were present. State Agent R. S. Tucker and Mrs. Tucker and Special Agent L. J. Eppler and Mrs. Eppler were present to represent the company, the medals being presented by Mr. Tucker.

McElwain's New Post

H. S. McElwain of Indianapolis, who has been appointed Indiana state agent for the Security Fire of Davenport, was formerly with the Baltimore American and National Liberty. Indiana has been handled by John L. Lind of Peoria, Ill., for the Security but he will now devote his time to Illinois.

John R. Thompson Farm Loss

Ten large buildings on the 700-acre farm of the estate of John R. Thompson, Chicago restaurant man, near Danville, Ill., were destroyed July 27 by fire with \$100,000 estimated loss. Bucket brigades saved other buildings. Two head of prize show cattle and 20 prize hogs as well as other valuable animals were burned to death.

Michigan Notes

The heirs of the late G. W. Allen, proprietor of the Allen Insurance Agency in Portland, Mich., have sold the business to F. A. Wheeler of that city.

O. F. Merbitz, Michigan state agent for Crum & Forster, has reached Detroit following a trip abroad that has resulted in his absence from his office for close to two months.

STATES OF THE NORTHWEST

Investigation Report Made

Milwaukee Records Do Not Show City Employees Profit on Municipal Insurance, Official Says

MILWAUKEE, July 30.—No city official or employee in Milwaukee is interested in any policies covering municipal property, so far as records show, Comptroller Kotecki reports in connection with a charge made by John Pallange, former newspaper man, at a meeting of the Milwaukee common council investigating committee, that some city officers had benefited from policies on

city property. The comptroller states that the common council adopted a resolution Feb. 2 calling for the placing of all city fire insurance with the state fire fund. He adds that he believes the requirements of the resolution have been followed.

Supervisor Hugo O. P. Franke, however, a member of the county board of supervisors, is agent for companies which have issued a number of city policies, it is pointed out. Elevator and employees liability on the South View hospital at Milwaukee, Mr. Kotecki said, was underwritten by the Columbia Casualty of New York, of which Franke is an agent. Franke, he said, also is agent for the Ocean Accident, which

has written elevator policies on the new safety building and power plant boilers.

The comptroller states that the National Surety, of which F. D. Madden is agent, and Edward A. Mueller, has handled forgery and robbery policies issued for the city treasurer, and the Chris Schroeder & Sons agency handled automobile liability and property damage for the department of public works.

Wisconsin Veteran Honored

Executives, Specials, Commissioner Freedy Gather to Celebrate Edgerton Agent's Forty Years in Business

A number of Wisconsin field men, Commissioner Freedy of Wisconsin, one eastern executive, western officials and several local agents from other Wisconsin towns gathered in Edgerton, Wis., for a celebration of Henry Johnson's 40th anniversary as local agent. Mr. Johnson has made a remarkable record. Operating from a town of 2,500 population, at one time he represented 72 companies and gave business to all of them. He controls many large tobacco lines. He enjoys wide personal popularity.

Wisconsin Special Agents R. T. Graevenstine of the Hanover and Archie Meredith of the Fire Association were in charge of the party. There was a golf tournament and a banquet, which was attended by 60. D. O. Stine, Wisconsin state agent at St. Paul, presented Mr. Johnson with a gold wrist watch in behalf of the gathering.

Montgomery Clark Attends

Montgomery Clark, vice-president Hanover, attended the meeting as well as William K. Maxwell, assistant manager, and John Rygel, superintendent of agents Hanover. Other executives at the party were A. F. Powrie, western manager Fire Association; Fred W. Ransom, assistant manager Providence Washington; Clem E. Wheeler, assistant manager Hartford; E. G. Frazier, agency superintendent Springfield; Robe Bird, assistant manager, and Harry Norton, agency superintendent American; James Leavitt, manager special risk department, and L. G. Warder, superintendent farm department Hartford.

E. O. Basse, special agent Royal group, won the golf contest.

May Aid Hail Victims

MINNEAPOLIS, July 30.—A half million dollars worth of ripe grain was destroyed by hail which swept across seven townships in northwestern Minnesota. Five hundred farmers in Marshall county face ruin as a result, for few carried hail insurance. The worst damage was between the villages of Argyle and Stephen and from Stephen west to the river. In about two and a

half townships destruction was almost complete. Commissioners of Marshall county are studying plans to aid farmers financially. Attorney General Benson states the county can not legally extend aid but that money might be taken from poor funds to give relief.

Firemen's Course Helps

MILWAUKEE, July 30.—Response to inquiry as to results of the second annual short course in firemanship sponsored by the University of Wisconsin in June, indicates delegates are disseminating the information gained among fellow workers throughout the state. Dean Chester D. Snell, extension division, states that about a fourth of the 400 fire departments in the state were represented.

University experts point out that Wisconsin suffered nearly \$10,000,000 property damage in 1929 through fires. The Wisconsin Inspection Bureau, Frank R. Daniel, chief engineer, took an active part in promoting attendance at the course and outlining plans.

Mann Joins Rehfeld Company

Curtis E. Mann, formerly adjuster at Detroit for the National Union, has become associate adjuster for the Rehfeld Adjusting Company at Madison, Wis. Before his service for the National Union, Mr. Mann had been employed in

the claims and underwriting department Milwaukee Mechanics.

Check Fargo Motor Company Loss

FARGO, N. D., July 30.—Adjusters still are checking to determine the loss caused by an explosion and fire at the Isensee Motor Company, when 58 cars, 10 of them new, were damaged, in addition to loss to the building and other contents. The property was fully covered by insurance.

Wisconsin Notes

The A. O. Olman Insurance Agency, Madison, Wis., has been incorporated by O. A. Olman, Lauretta Quam and Joseph M. Boyd, all of Madison.

Edward F. Tambke, who has conducted a general insurance business at Fond du Lac, Wis., for 16 years, announces his candidacy for clerk of courts on the republican ticket.

Northwest Notes

Purchase of the J. H. Dahl Insurance Agency, Fargo, by the Warner Brothers Company, Fargo, has been announced.

Damage estimated at \$100,000 was caused by fire which swept through the Spalding hotel at Duluth last Thursday. Fire is said to have started in the freight elevator, with flames doing most damage to the fifth floor.

A&H men should write The National Underwriter for free booklet: "Six Honest Serving Men."

IN THE MISSOURI VALLEY

Kansas Hail Season Is Good

Some Agents Report Losses Less Than 20 Percent of Premiums—Few Bad Storms

TOPEKA, KAN., July 30.—Stock companies which got into the hail business in the big wheat country of central and western Kansas this year found another profitable year. According to reports received here from the mutuals and from those that handled some hail business in the western half of the state, this wheat season was approximately the same as a year ago. There were few bad storms during the season and none of these of any considerable extent. Some agents state that losses paid through them were not as much as 20 percent of their own premium accounts and some agents did not have a single loss on all the business they were able to write.

The companies had three or four bad years. Then they could not agree with the insurance department as to the rates for 1929 and again for 1930, so that whatever business stock companies wrote was on 1928 rates. The department did not feel companies' experience warranted some of the drastic increases

and changes in zone limits proposed for some sections. Farmers were able to get some insurance from mutuals, which enjoyed exceptional business that will leave all of them with substantial surplus. None of the companies is in danger of prorating any part of the losses this year even with the low price which farmers are receiving for their wheat.

Rerating Brings Cuts

Cities in Kansas are being rerated by the Kansas Inspection Bureau as rapidly as possible under the fire rate agreement, and in every instance, reductions under the settlement are materially larger than had been estimated.

Issues Rate War History

A history of the rate litigation between Kansas and the stock fire companies, including a comparison with the Missouri rate case, has been sent broadcast by the Reed-for-governor headquarters at Topeka. This publicity material holds that the Missouri method is unsuccessful, although a victory has been claimed for Missouri policyholders. It is pointed out that Missouri courts authorized companies to make their own rules for distributing return pre-

miums, that the proof is on policyholders and that they have to show certified proof within 90 days or premiums revert to the companies. The folder contains a summary of the Kansas rate settlement over signatures of Commissioner Hobbs and Attorney-general Smith.

Wichita Protection Deficient

WICHITA, KAN., July 30.—In a campaign to secure adequate equipment and men for the two new fire stations now under construction in Wichita, the fire prevention committee of the Wichita chamber of Commerce made a study of the situation in all cities of similar population in the United States and found that Wichita is much under the average in appropriations, men, officers, number of engine houses and number of hose wagons, aerial trucks, water towers and fire alarm boxes.

As a result of the investigation, City Manager Bert Wells has assured the committee that the appropriation for the department will be sufficiently increased for 1931 to overcome much of the deficiency found here.

Western Factory Gets Plane Plant

The Travel-Air airplane factory of Wichita, one of the largest commercial airplane factories in the country, has been insured in the Western Factory Association. It was previously written through Wichita local agents, practically every agent and company having a portion of the line.

Hickey Gets Merchants

The Merchants Fire of Colorado has appointed the Joseph F. Hickey Company of St. Louis general agent for Missouri, except in Kansas City.

New Hail Carrier Licensed

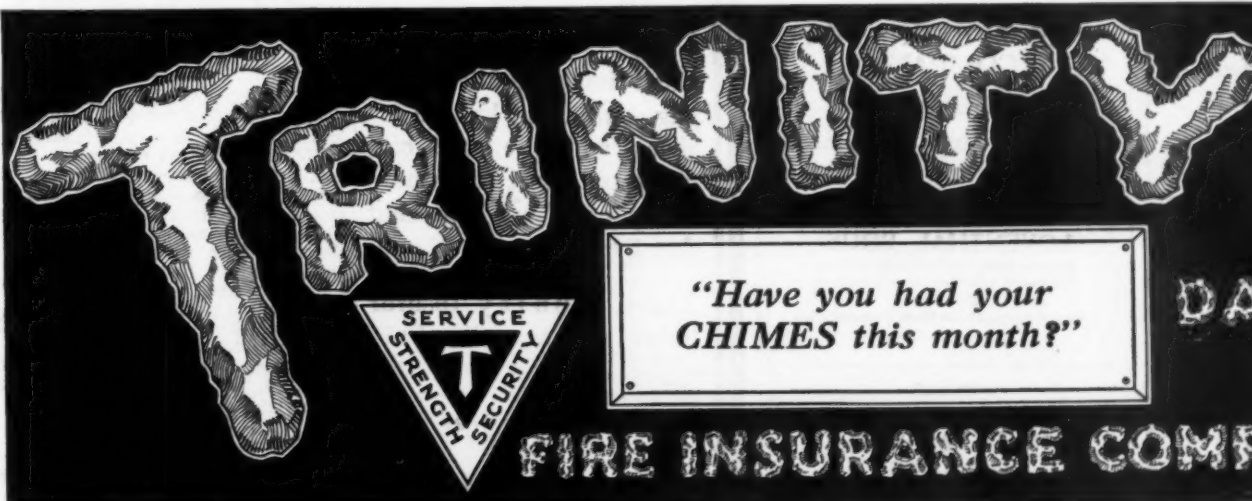
The United Hail Insurance Company of Omaha, having fulfilled the obligation of the Nebraska law that it have 100 policies in force, has been admitted to do business in that state. Its president, K. C. Knudson, served from 1923 to 1925 as head of the insurance department by reason of being secretary of trade and commerce, and his son, B. L. Knudson, is treasurer.

Kansas Loss on 4th Is Small

TOPEKA, KAN., July 30.—Fourth of July celebrations in Kansas this year were materially less hazardous than for several years. Douglas Graham, state fire marshal, has received reports of only four fires caused by fireworks, damage being only \$1,112, whereas last year there were 13 fires with \$3,616 damage. Mr. Graham ascribes the reduction in part to new regulations regarding sale and use of fireworks.

Vernor to Speak in Wichita

WICHITA, KAN., July 30.—The fire prevention committee of the Wichita chamber of commerce is making pre-



“Have you had your CHIMES this month?”

DALLAS

FIRE INSURANCE COMPANY

Directory of Leading Local Agents

The following are recommended as among the prominent and reliable agencies with good facilities for exchange and outside business.

COLORADO

Standart & Main
General Agents for
Colorado, New Mexico & Wyoming
Patterson Bldg. DENVER

ILLINOIS

**CRITCHELL, MILLER
WHITNEY & BARBOUR**
Established 1868
Insurance Exchange Building
CHICAGO

Eliel and Loeb Company
Insurance Exchange
Chicago

FRED S. JAMES & CO.
Insurance Exchange Building
Chicago

INDIANA

**THE STATE SAVINGS AND
TRUST COMPANY**
INSURANCE DEPARTMENT
9 East Market St., Indianapolis, Ind.
Complete facilities for handling all lines of
insurance anywhere in the State of Indiana.

KENTUCKY

**Chapman Insurance
Agency**
GENERAL AGENTS
U. S. Casualty Co. and agents for
leading Fire Insurance Companies
1310 STARKS BLDG. LOUISVILLE, KY.

LOUISIANA

LEON IRWIN & CO., Inc.
Unexcelled Insurance Facilities
NEW ORLEANS, LA.

MICHIGAN

Detroit Insurance Agency
George J. Gnaul, Pres.
Harry L. Newman, Vice-Pres.
George W. Carter, Vice Pres.
Louis J. Lepper, Sec. -Treas.
Howarth W. Gnaul
Insurance Ex. Bldg. Detroit, Mich.

MURPHY & O'BRIEN
INSURANCE UNDERWRITERS
Tenth Floor, Donovan Building
DETROIT, MICH.

Established 1875

Grinnell-Row Company
GENERAL INSURANCE
Grand Rapids, Michigan

MISSOURI

Chas. L. Crane Agency Co.
Underwriters in All Branches
Thoroughly Trained Engineers
Representing the Largest Leading Companies
Eleventh Floor Pierce Bldg.
St. Louis, Mo.

Lawton-Byrne-Bruner
INSURANCE
Saint Louis

NEW JERSEY

Boynton Brothers & Co.
Ernest H. Boynton, President
Fred J. Cox, Vice President & Treas.
Roy C. Everts, Secretary
Insurance, Mortgages and Real Estate
200 Jefferson Street
PERTH AMBOY, NEW JERSEY

NEW YORK

CENTRAL FIRE AGENCY, INC.
(Underwriting Agency)
Risks accepted throughout the United
States, Canada, Cuba and Porto Rico
92 William Street, New York City

OHIO

Walter P. Dolle & Co.
"Insures Anything Insurable"
Dixie Terminal Bldg.
CINCINNATI
Submit Your Propositions to Us

Established 1899

FRANK J. MACKLIN
FIRE INSURANCE
306-10 Citizens Bank Bldg.
COLUMBUS, O.

THE C. F. MEDARIS CO.
Loans - Insurance
Surety Bonds
610 Gardner Bldg. Toledo, Ohio

OKLAHOMA

**THE T. E. BRANIFF
COMPANY**
Insurance Specialists
Oklahoma City, Oklahoma

TENNESSEE

LOVENTHAL BROS.
Representing Seventeen Strong
Companies, writing every form of
INSURANCE
General Agents New York Indemnity Co.
Nashville, Tenn.

TEXAS

RICE & BELK
INSURANCE
Established 1886
HOUSTON, TEXAS

WEST VIRGINIA

FOUNDED 1876
Patterson, Bell & Crane Co.
INSURANCE and BONDS
CHARLESTON, WEST VIRGINIA
Engineering Services and Underwriting
Facilities for W. Va. Lines

J. F. Paull & Company
GENERAL AGENTS
Rooms 508-9-10 Board of Trade Bldg.
Wheeling, W. Va.
Ohio, Pennsylvania and West Va.
Business Solicited

LEE C. PAULL
INSURANCE
Wheeling, W. Va.
Engineering Dept. J. E. Brown
Brokerage Dept. O. W. Linde
W. Va. Brokerage Solicited

WISCONSIN

Chris Schroeder & Son Co
86 Michigan St. MILWAUKEE
Engineering Service—All Lines
The largest insurance agency in the
State of Wisconsin

Carpenter & Rowland
612 Main St. RACINE, WIS.

The Casualty Insuror

Published by The
National Underwriter
Company

A monthly magazine for
Casualty and Surety Field
Workers — a monthly
magazine devoted entirely
to casualty and surety
lines.

Each issue is filled with
suggestive and helpful ar-
ticles which enable cas-
ualty and surety agents to
"keep pace" with present
day trends.

The Casualty Insuror
helps agents sell. Sub-
scribe today.

Price: \$2 a year

The Casualty Insuror
A-1946 Insurance Exchange
Chicago, Illinois

Kansas Notes

liminary plans for Fire Prevention Week, Oct. 5-11, and has secured Richard E. Vernor, manager of the fire prevention department of the Western Actuarial Bureau, as speaker for a luncheon meeting Oct. 10, at which the Kiwanis Club will be host. Mr. Vernor will speak before the women's clubs and the students of Wichita University the same day.

Lee Brown of the Anderson-Brown-Ginzel Agency, Wichita, attended the recent international convention of the Lions Clubs in Denver, making the trip by airplane.

A. E. Smoll of the Smoll Insurance Agency entertained the members of the Wichita Insurors at their last meeting with motion pictures taken at the recent picnic and outing of the board.

The Kansas Inspection Bureau has published new card rates for Salina and Arkansas City. Card rates had previously been issued for Kansas City, Wichita, Lawrence and Emporia.

John R. Patch has established his own agency at Sioux City, Ia. For the past two years he has been with the Sanborn Company agency in that city.

John E. Dosenbach, 60, president of the Dosenbach Real Estate Company of St. Louis, a Class 2 agency, died at his home in Clayton, Mo., Sunday.

News of States in the Southwest

Loss Ratio Is Slightly Lower

Texas 1929 Figure 51 Percent as Compared with 51.3 in 1928—Little Gain in Premiums

AUSTIN, TEX., July 30. — While losses paid on all classes of fire insurance risks in Texas in 1929 exceeded those in 1928 by several hundred thousand dollars, the loss ratio showed a slight decrease, a statement compiled by the state fire insurance department shows.

The 1928 loss ratio was 51.3 per cent, premiums, totalling \$29,916,855 and losses \$15,319,467, while in 1929 it was 51 percent, with premiums \$30,660,542 and paid losses \$15,664,858. The rate average in 1928 was 1.154 while in 1929 it was 1.098.

Saw mills and lumber at mill plants, jails, penitentiaries and other asylums and candy factories showed the highest loss ratio. The ratios on protected brick, unprotected brick and protected frame buildings showed decreases for 1929, while the loss ratio on protected frame buildings increased.

Oklahoma Loss Is Reduced

Report of Insurance Department Shows \$2,000,000 Reduction and an Active Campaign

OKLAHOMA CITY, July 30. — Reduction of \$2,000,000 in Oklahoma fire loss in the last five years is announced in the annual report of James A. Atkinson, secretary of the Oklahoma State Fire Prevention Association and in a statement of the insurance department. Two percent more defective buildings than last year were found among the 1,205 inspected by the association. Of the 6,627 recommendations, 50 percent were complied with. There were 15,558 school children and 485 adults reached through addresses during inspections, and during international fire prevention week, 293,964 children and 14,200 adults were addressed on this subject.

Good Increase in Premiums

The 1929 net fire and miscellaneous premiums collected by stock fire companies were \$16,371,976, an increase of \$241,330. Losses paid last year were

\$6,143,436 and net incurred loss \$7,630,487. Net fire premiums collected by admitted companies not organized in Oklahoma were \$11,676,614, paid losses \$4,478,226, and incurred losses \$4,777,064, or a paid loss ratio of 38.3 percent and incurred of 40.9 percent.

Miscellaneous or side lines written by outside fire companies last year produced \$4,632,561 premiums and \$1,657,012 paid losses, and \$1,470,168 incurred, or a paid loss ratio of 35.7 percent and incurred 31.7 percent. The 1929 net premiums of domestic carriers were \$62,801, paid losses \$8,198 and incurred \$6,124.

Hail writing companies last year met with their most favorable experience in years. While premiums received were reduced from \$1,281,469 in 1928 to \$825,334, the paid loss ratio was only 14.1 percent and on an incurred basis 14.8 percent. The paid loss ratio for 1928 was 90.75.

Seek Lower Dallas Rate

Dallas city officials have started a movement to get a lower fire key rate from the state fire commission at Austin, claiming that the new \$8,000,000 water works system and approved building code which has been operating almost a year entitle the city to a reduction somewhere between 6 and 8 cents. Jack Thompson, city fire marshal, has written to Commissioner De Weese asking that a department engineer inspect the improvements and recommend the reduction. Mayor Tate of Dallas said that Oak Cliff has one

of the highest key rates in Texas, 2 cents higher than the Dallas rate of 13 cents, but shows one of the lowest fire loss records. There were several severe fires in July, but Marshal Thompson ascribes them mostly to the long drought.

Firemen Solicit Carriers

Fire companies operating in Texas have been approached by a committee of the Dallas fire department for contributions for advertising in a book, the profits of which will go to the firemen's relief fund. The companies resent this solicitation, particularly inasmuch as the committee makes it plain that the companies are being told that this is a test of their friendship.

With Hornberger, Beckman & Co.

Odell Witty, formerly special agent for the Western National Fire of San Antonio, Tex., has resigned to go with Hornberger, Beckman & Co., also of that city.

Texas Notes

The Texas Blue Goose held its annual splash in Dallas July 28 with election of officers for the year and the usual initiation.

The manufacturing plant of the Crawford-Austin Tent & Awning Company at Waco, Tex., suffered damage by fire Thursday of more than \$500,000, but effective work by the fire department saved many million dollars in stocks stored in large warehouses adjoining.

IN THE SOUTHERN STATES

Opposes Commission's Lobby

Attorney General of Louisiana Gives Opinion Such Use of Public Funds Is Illegal

NEW ORLEANS, July 30.—Besides declaring the special meeting of the Louisiana insurance commission illegal, Attorney General Saint now renders the opinion that the commission is not authorized to have legislative programs and pay members for lobbying. This opinion results from a special meeting in Baton Rouge while the legislature was in session, and which Mr. Saint did not attend. He charges that the commissioners had no right to draw funds for lobbying and that funds were advanced to Fernand Mouton, Governor Long's appointee, and A. B. Blackmar, secretary. The opinion is in response to protests of the stock fire companies and the rating and fire prevention bureau, which provide the funds.

It is understood there will not be a fight for the chairmanship. J. D. Saint's term expires Aug. 12, and it is almost certain he will be reappointed by his uncle, Attorney General Percy Saint. The chairmanship probably will fall to Robert M. Wamsley, who has two years to serve.

Bankers & Shippers Makes South Carolina Connection

S. Lewis Johnson, president, and Harry L. Johnson, secretary Southern Home of Charleston, become general agents for South Carolina for the Bankers & Shippers group under the title Johnson & Johnson. Headquarters will be at 5 Exchange place, Charleston, S. C.

In addition to being president of the Southern Home, S. Lewis Johnson is president Savannah Fire, and president, Johnson, Overton & Co., general agents of Birmingham, Ala., a firm which has represented the Bankers & Shippers group as general agents in Alabama for several years. Johnson & Johnson will also represent the Savannah Fire as general agents for South Carolina.

Wants Suitable Man Named

Kentucky Association of Insurance Agents Insists That Competent Person Act as Commissioner

LOUISVILLE, July 30.—The "Bulletin Board," official organ, or house organ of the Kentucky Association of Insurance Agents, carries a front page discussion of what is expected of an insurance commissioner, under the heading "A Discussion in Which the Public Is Interested." It reads:

"Section 744 of the insurance laws of Kentucky provides as follows: 'There is hereby established, in connection with the office of auditor of public accounts, a department to be designated the insurance department, which shall be charged with the enforcement of the laws heretofore passed, or which may hereafter be passed, relating to insurance.'

Wants Suitable Person

"Incidentally, in addition the state auditor has control over the state fire marshal's office as well as that of the superintendent of fire insurance rates. But to get back to the subject which we originally undertook to discuss—the insurance department as provided for in our laws. The state auditor is to designate a 'suitable' person to act as insurance commissioner and the commissioner in turn appoints a deputy, etc. Under the terms of Section 746 of the insurance laws 'neither the commissioner, his deputy, nor any clerk or examiner appointed by him, shall be interested, except as a policyholder in any insurance company.' Which provision seems clear enough and fair enough.

Urges Good Administration

"Section 761 of the insurance laws provides that the commissioner shall collect various and sundry fees which means taxes on the insurance business and, of course, ultimately the insurance buying public. The expenses of the department including the salaries of the commissioner, his deputy and office assistants are paid out of these taxes. Since the public is paying the bill for

Reduces fire risk WHEN floors are neglected, or improperly cleaned, grease and oil "soak in" so that ordinary cleaning practices will not remove them. A dangerous fire and accident hazard is thus created. You can get rid of this menace by giving floors several intensive cleanings with a solution of an Oakite material. Then, by regular use of an Oakite solution the floors will continue to improve, and this fire and accident risk will be completely eliminated. Write for booklets describing the many uses for safe Oakite materials in every phase of industrial cleaning.

Oakite Service Men, cleaning specialists, are located in the leading industrial centers of the U. S. and Canada

Manufactured only by

OAKITE PRODUCTS, INC., 548 Thames St., NEW YORK, N. Y.

OAKITE

Industrial Cleaning Materials and Methods

INSURANCE STOCKS

BOUGHT -- SOLD -- QUOTED

Mr. Howard W. Cornelius has specialized in Insurance Stocks for the past nineteen years.

Inquiries Invited

H. W. CORNELIUS & CO.

105 So. La Salle St. Telephone Randolph 9168
Chicago

Since

1899 The Northwestern Fire & Marine Insurance Company has been giving a complete insurance service of practical value to agents.

NOW WRITING
FIRE TORNADO HAIL LIGHTNING
AUTO EXPLOSION RIOT SPRINKLER LEAKAGE

Applications welcomed in territory where this company is not already represented.

JOHN H. GRIFFIN, President

NORTHWESTERN

FIRE & MARINE INSURANCE COMPANY
MINNEAPOLIS, MINNESOTA

PROVIDENT FIRE INS. CO.

Fire and Automobile Lines

ROYAL EXCHANGE
ASSURANCE

THE STATE
ASSURANCE CO., LTD.

CAR AND GENERAL
INSURANCE CORPORATION, LTD.

Automobile, Liability and Plate Glass

95 Maiden Lane

New York

upkeep of the Kentucky department, it would seem that they have a legitimate right to expect a reasonably good administration of its affairs.

Used for Political Reward

"Nevertheless it unfortunately may be true sometimes that politicians who hold public office forget this very natural and logical public interest and regard insurance department appointments as being a means of paying for personal or political favors. We don't go so far as to say that a Democrat should step out of his party to appoint the best available material nor that a Republican should step out of his ranks to make an appointment. That, it appears, borders on the millenium which we poor human beings and taxpayers have apparently little right to expect. But what we do say is that appointments should

be made of at least the best available material in a given party's ranks.

Official Should Be Interested

"The public has a right to assume of any man appointed insurance commissioner that he is sincerely interested in his work of supervision. The public likewise is entitled to know that its insurance commissioner is taking the office not merely as a reward for political or other assistance given to the state auditor. A man who does not fulfill the requirements of interest in the work, impartiality, and suitability to the task, should not be designated insurance commissioner.

"The Kentucky Association of Insurance Agents, occupied as it always is in consideration of the public's interest, stands squarely for the appointment of

suitable men to the post of insurance commissioner."

Agents Held Subject to Sales Tax in Mississippi

JACKSON, MISS., July 30.—Insurance agents are subject to the general sales tax imposed by the legislature, despite the provision of the law which exempts insurance companies because of their payment of a special tax to the insurance commissioner, J. A. Lauderdale, assistant attorney-general, has ruled. Because of the section of the sales tax act which exempts those firms which pay a special levy to some other state department, the contention was made to the tax commission that insurance agents were exempt. The commission, however, held the agents liable for the tax and secured the opinion of Assistant Attorney General Lauderdale. It is estimated that about 25,000 insurance agents in the state will be affected by the ruling.

Birmingham Board Changes Name

BIRMINGHAM, ALA., July 30.—In the new constitution of the Birmingham Fire & Casualty Insurance Exchange, just adopted, the name is changed to the Birmingham Association of Insurance Agents. A few other minor changes were made to meet more modern methods of doing business. One prescribes regulations for branch agencies, another prescribes regulations for the brokerage of business and a new clause fixes the method of reinstating new members.

Under the leadership of A. A. Adams, Jr., new president, the association is making an energetic campaign to enlist as members all reputable agents of the city.

Assureds Win in Suit

The United States circuit court of appeals held in favor of the assured in the case of J. S. and J. K. Jones, hotel and restaurant owners of Corbin, Ky., against the Hartford Fire. The company denied liability on the ground that the assured did not have sole interest in certain property on which there was a chattel mortgage. The policy written was for \$6,000 and the assured's claim \$7,500. The assured declared that at the time the policy was written the agent who wrote it was acquainted with the fact that certain contents were covered by a chattel mortgage. Knowing this situation, the agent collected the premium. He did not call attention to the provision of a policy which voided it in case of a chattel mortgage without consent of the company. The court ordered the policy reformed by the elimination of this clause and fixed the judgment at \$4,000.

Alabama Premiums Off

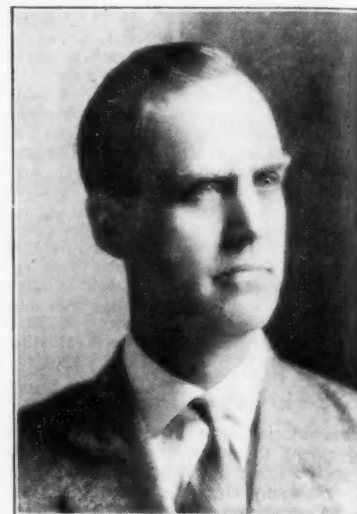
MONTGOMERY, ALA., July 30.—Financial conditions have had considerable effect on fire insurance in Alabama and the situation at present is far from normal.

Albert J. Brame, general agent for a number of fire companies, estimates that losses so far in July have run about 25 percent over the same month of last year, while premiums are off from 20 to 25 percent. No very large losses have been reported lately.

To Name New Blue Goose Head

MONTGOMERY, ALA., July 30.—J. T. Robertson of Birmingham, who was elected most loyal gander of the Alabama Blue Goose at its annual meeting in June, has declined the honor, it is understood, and it will be up to the organization to select someone in his place at an early date. This, it is expected, will be done at Signal Mountain, Tenn., early in September when the Alabama Field Men's Association will hold its annual meeting. It is indicated that concurrently a called meeting of the

Virginia Head



E. W. KELLY,
Bristol, Va.

E. W. Kelly, the new president of the Virginia Association of Insurance Agents, is head of the Bristol Insurance Agency at Bristol, Va. He is a native of the state, having been born in Wise county and got his early education in the public school there. He graduated with an A. B. degree from Washington & Lee University and then got his bachelor of laws degree from the University of Virginia. He practiced law in Wise, Va., for 11 years. During that time he became interested in insurance business as a side line.

In 1918 he sold out his law practice and gave his whole time to his agency at Wise. He still owns the agency but it is operated from Norton, Va., and is known as the Wise Insurance Agency. He also owns another agency at Coeburn, Va., known as the Home Insurance Agency. He has been very active in the Virginia Association of Insurance Agents and is intensely interested in the work.

Blue Goose will be held to name a successor to Mr. Robertson. The gathering will be about Sept. 11 or 12, it now appears.

J. Y. Brame of Montgomery is the present head of the field men's association.

Change North Carolina Dates

Oct. 15-16 are the new dates for the Insurance Day meeting of the Insurance Federation of North Carolina, to be held in Greensboro, the date having been deferred to avoid conflict with some other insurance gatherings.

W. B. Merrimon, president of the federation, and Bart Leiper, publicity chief, say plans are shaping up nicely and that some of the leading insurance figures of the state and section will have prominent roles. The Greensboro Association of Life Underwriters and the local exchange are cooperating fully. Some concrete aid is also being sought from those who have made the Indiana Insurance Day events such signal successes.

Dumont Clears Misunderstanding

FRANKFORT, KY., July 30.—John R. Dumont, manager of the Interstate Underwriters Board, appeared before the department of fire prevention and rates here to clear up a misunderstanding of the functions of the organization, which had resulted in a complaint, asking for information on the organization, by a central Kentucky agent. The meeting resulted in an informal discussion, highly satisfactory

Great American Insurance Company New York

Choose
Your
Company

Choose
Your
Company

INCORPORATED - 1872

STATEMENT JANUARY 1, 1930

CAPITAL

\$16,300,000.00

RESERVE FOR ALL OTHER LIABILITIES

24,970,838.76

NET SURPLUS

21,164,077.18

ASSETS

62,434,915.94

SURPLUS FOR THE PROTECTION OF POLICY HOLDERS

\$37,464,077.18

LOSSES PAID POLICY HOLDERS

\$213,311,374.17

WESTERN DEPARTMENT

310 South Michigan Avenue, CHICAGO, ILL.

C. R. STREET, Vice-President

INSURANCE ADVERTISING CONFERENCE

Meets in Milwaukee

September 28, 29, 30—October 1

Dollars and Cents ideas for every insurance advertiser and company executives on

ADVERTISING—SALES—PUBLICITY

B E T H E R E

to the particular agent, Thomas S. Scott of Klair & Scott, Lexington; Bush W. Allin, insurance commissioner; George Keenon of the state department of fire prevention and rates and others. It was decided, however, that in the future daily reports would be filed and would be audited by the Kentucky Actuarial Bureau in the case of underlying policies, as entered in the state. Heretofore they have been filed but not audited.

Yazoo Delta Agents Elect

Sidney L. Moyses of Moyses & Moyses, Greenville, Miss., was elected president of the Yazoo Delta Local Agents Association at the monthly meeting at Tutwiler, Miss. Mr. Moyses was formerly vice-president. He succeeds Mayor John Ashcraft of Greenwood, who has served as president during the past year. Other new officers are Harry Watson, Lexington, vice-president, and Henry Flautt, Tutwiler, reelected secretary. The association is composed of about 50 agents in the territory from Clarksdale to Vicksburg, and as far as Lexington. The August meeting will be held at Greenwood.

Water Supply Is Scanty

RICHMOND, VA., July 23.—This city now is without water for the 12 hours from 6 at night to 6 in the morning, save for fire protection. An unusually low stage in the two lakes which are the source of supply, the lowest since 1908, is responsible. At night the water is being conserved by closing many mains. Since March 18 there has been no rainfall in the lakes and they have dropped about 2 inches a day.

Sadler Elected M. L. G.

The Carolinas pond Blue Goose at its meeting at Wrightsville Beach, N. C., elected D. Hope Sadler most loyal gander succeeding B. S. McKeel. Other new officers are: Supervisor, F. M. Garner; custodian, G. D. Holding; guardian, J. W. Trimble; keeper, J. M. Robertson; and welder J. F. Chapman. Delegates to the grand nest meeting elected were D. Hope Sadler, with B. S. McKeel, alternate; and J. F. Chapman, with R. B. Scott, alternate.

Report Poor Prospects

LOUISVILLE, July 23.—Field men and local agents of Kentucky report poor prospects for business this fall and winter, due to drought reducing crops by 50 percent. A short tobacco crop is now in prospect from an enlarged acreage, 71.2 percent greater than in 1929.

Davis' Territory Extended

J. L. Davis, Inc., Birmingham, Ala., general agent for the Cosmopolitan Fire of New York in Alabama, has also taken on Mississippi for that company.

Keezel Heads Mutual Group

George B. Keezel, Harrisonburg, was elected president Virginia State Association of Mutual Fire Insurance Companies at the annual meeting of that organization in Roanoke. J. Sinclair Brown, Salem, is the new vice-president, while John Ralston, Harrisonburg, is secretary. The question of merging a number of small mutuals into one large company was discussed, but no action was taken.

Inspect Jackson, Miss.

JACKSON, MISS., July 30.—Representatives of fire insurance companies and inspectors of the Mississippi Fire Insurance Rating Bureau are in Jackson inspecting the business and residential sections. A lower rate is expected to be the result.

Officials Tour North Georgia

AUGUSTA, GA., July 30.—Howard Geldert of Atlanta, president of the Georgia Association of Insurance Agents, accompanied by S. O. Smith of Gainesville, conference committee chairman, and Scott Nixon of Augusta, extension

committee chairman, will spend this week in north Georgia calling on non-member agents in the interest of boosting the membership of the state association. This is a first series of trips to enlarge the membership.

Rerating Russell, Ky.

FRANKFORT, KY., July 30.—A readjustment of rates in Russell, Ky., has been started by officials of the state department of fire prevention and rates, and the Kentucky Actuarial Bureau. Henry Coons and G. G. Romo of the actuarial bureau and Frank A. Nolan and Green Justice of the state department are making the survey.

Virginia Notes

The Travelers Fire has transferred from the Childrey Scott agency in Richmond to Tabb, Brockenbrough & Ragland.

Guerrant & Co., Danville, Va., has incorporated with these officers: G. H. Guerrant, president; Jesse W. Benton, vice-president; Elvira Astin, secretary-treasurer.

George B. Morton, for many years an inspector for the Mutual Life of New York, who retired a few years ago on account of failing health, is reported to be in a serious condition at his home in Charlotte county, Va. His son, George B. Morton, Jr., is attached to the Richmond office of the Associated Fire Companies Adjustment Bureau.

Kentucky Notes

J. Walker Nunnelle, 60, of Winchester, Ky., one of the best known local agents in central Kentucky, is dead after a brief illness.

Harry R. Bush, president of the Dixie Fire of Greensboro, N. C., visited Frankfort, Ky., last week. He formerly lived in that city.

Alabama Notes

J. F. Stockdell, an independent adjuster in Birmingham for a number of years, has joined the Fire Companies' Adjustment Bureau at Birmingham as staff adjuster.

Birmingham agents have been notified of a 25 to 30 percent reduction in rates for Hollywood, a residential suburb, caused by installation of a fire station with modern equipment. The rating of this section was changed from fourth to first class, effective as of May 1.

Among the downtown displays recently in connection with home products week in Birmingham was one by the Bankers Fire & Marine, of which Frank N. Julian is president. The display showed a number of specimen policies of the company with a statement of its assets and the fact that it is a "home company."

News of Pacific Coast States

Initial Dividend Is Paid

United Insurance Agency Is Holding Company for Three Insurance Companies at Seattle

Launching a dividend policy with an initial declaration of \$1 per share on both participating preference and common stocks, directors of United Insurance Agency, a unit of the insurance division of United National Corporation, announces that the dividend disbursement will be paid Aug. 1.

The declaration is expected to be continued on an annual basis. Earnings and volume of business have increased consistently since its organization April 1, 1928, and current earnings are substantially in excess of dividend requirements, it was said by J. W. Reynolds, president.

Part of United Group

United Insurance Agency and its wholly-owned subsidiary, United General Agency, conduct a general agency business for casualty, marine and fire

Purely An Agency Company

SUSSEX FIRE INSURANCE COMPANY

CAPITAL
\$500,000.00



ASSETS
\$2,746,716.66

60 Park Place

SURPLUS TO POLICYHOLDERS, \$1,964,260.76

FIELD REPRESENTATIVES

Ohio, Mich., Ky. & Tenn.

Thaddeus Beggs,
State Agent,
709 Prospect 4th Bldg.,
Cleveland, Ohio.

Ind., Minn., Wis. & Ill.

C. Walter Davis,
State Agent,
131½ So. Jefferson St.,
Peoria, Ill.

Conn., Mass. & R. I.

William B. Kline,
State Agent,
824 Sumner Ave.,
Springfield, Mass.

New York State,

George A. Hamilton
State Agent,
7 Barclay St.
Albany, N. Y.

Eastern Pa., Md. Del. & D. of C.

Rubert K. Everdell,
State Agent,
130 S. 4th St.
Philadelphia, Pa.

Western Pa. & W. Va.

Earl E. Leyda,
State Agent,
509 Dawson Ave.,
Pittsburgh, Pa.

OPERATING STRICTLY AS AN AGENCY COMPANY
IN THE UNITED STATES AND DOMINION OF CANADA

For Agency Connections Address Above, or
ARTHUR H. F. SCHUMM
Vice President & General Manager

OVERLOOKING
BEAUTIFUL
JUNEAU PARK
AND
LAKE
MICHIGAN

Convenient
Transportation
to
Everywhere

600 APARTMENTS
300 ROOMS

THE
Plaza
APARTMENT HOTEL

A Dignified Place of Residence for
Permanent and Transient Guests

FURNISHED APARTMENTS
AND HOTEL ROOMS FOR TRANSIENTS

Ideal for women traveling alone

Personal Direction Of
O. F. MORBERG

ON CORNER OF EAST STATE STREET

Milwaukee

ON U.S. HIGHWAY NO. 141



Removing
the Mystery from U. & O.

This book on Use and Occupancy Insurance written by W. S. Foster, a recognized authority, will open up a new line of premium income for you. Price \$1.25. The National Underwriter, 11946 Insurance Exchange, Chicago.



Insurance Attorneys



A Directory of Responsible Attorneys Specializing in Insurance Law

CALIFORNIA

Dinkelspiel & Dinkelspiel
881 De Young Bldg. San Francisco, Calif.
Associates
Henry G. W. Dinkelspiel David K. Lener
Martin J. Dinkelspiel Alfred J. Stern
John Walton Dinkelspiel Hiram E. Casey
All Phases of Insurance Litigation
and Business

CANADA

Mehr & Mehr
Barristers & Solicitors
Canadian Pacific Building
Toronto, Ontario
Counsel for National Surety Company, London Guarantee, & Accident Company Limited and United States Casualty Co.

FLORIDA

BLACKWELL & GRAY
CONGRESS BUILDING, MIAMI
Casualty, Surety, Fire, and Life Insurance Litigation in Southern Florida

GEORGIA

Bryan and Middlebrooks
Candler Building
ATLANTA GEORGIA
Bhopard Bryan W. B. Tichenor
Grover Middlebrooks W. Colquitt Carter
Chauncey Middlebrooks Edward B. Everett, Jr.
O. W. Russell M. H. Meeks
FIRE LIFE AND CASUALTY
Insurance Litigation in the Southern States

ILLINOIS

Bradley, Harper & Kiggins
33 South Clark St.
Chicago, Ill.
Insurance claims and litigation, all classes.
Insurance Department and legislative matters, and general insurance counsel.

Cassels, Potter & Bentley
1060 The Rookery
CHICAGO

EKERN & MEYERS
Insurance Attorneys
208 So. La Salle St.
CHICAGO

Silber, Isaacs, Silber & Woley
Attorneys & Counselors
HOME INSURANCE BUILDING
CHICAGO
Special Attention to the Law of
Fire Insurance and Taxation

JOHN E. CASSIDY
ATTORNEY

Facilities to attend Investigations,
Adjustments and Litigation in
Central Illinois

1004 Peoria Life Bldg. PEORIA

ILLINOIS (Cont.)

BROWN, HAY & STEPHEN
714 First National Bank Bldg.
SPRINGFIELD

HENRY, HILL & McBRIAN
ATTORNEYS-AT-LAW
2nd Floor, Reich Building
Springfield, Illinois
INVESTIGATIONS, ADJUSTMENTS,
AND LITIGATION

Oscar J. Putting
Sixth Floor Reich Building
Springfield, Illinois

INDIANA

George A. Henry Delbert O. Wilmeth
HENRY & WILMETH
Insurance Attorneys
504-5 Meyer-Kiser Bank Building
Indianapolis, Indiana
Specially equipped to handle
Investigations—Adjustments—Litigation

**Slaymaker, Merrell, Ward
& Locke**

Attorneys specializing in All Phases of
Fire, Marine, Life & Casualty
Insurance Litigation
751-758 Consolidated Bldg.
INDIANAPOLIS

IOWA

Jesse A. Miller Oliver H. Miller
Frederic M. Miller J. Earle Miller

Miller, Miller & Miller
Lawyers
1316-1318 Equitable Building
Des Moines

**Parrish, Cohen, Guthrie,
Watters & Halloran**
Attorneys and Counselors at Law
Register and Tribune Building
DES MOINES

KANSAS

Ebright, Burch & Patterson
Attorneys-at-Law
Brown Building Wichita
General Insurance, Fire, Casualty and Surety
Practice—Facilities for Investigations and
Adjustments

MICHIGAN

INVESTIGATIONS — ADJUSTMENTS
INSURANCE LITIGATION
G. WILSON GLOSTER
ATTORNEY AT LAW
1222 Ford Building, Detroit
Randolph 7925

Walters, Carmichael & Head
(Formerly Henry C. Walters, and Walters
& Hicks)
ALL LINES
Represent Companies Only
924-28 Ford Bldg.
DETROIT

MICHIGAN (Cont.)

DUNHAM & CHOLETTE
ATTORNEYS AT LAW
1012-1016 Grand Rapids National Bank Bldg.
GRAND RAPIDS

MINNESOTA

Geoffrey P. Mahoney
Attorney and Counselor
631 Metropolitan Bank Building
Minneapolis, Minnesota

ERNEST E. WATSON
All Lines
Represent Companies Only
Including Defense of Negligence
936 Andrus Bldg. Minneapolis

BUNDLIE KELLEY
ST. PAUL

Maintain department for adjustment and investigation of claims.

ORR, STARK, KIDDER & FREEMAN
11th Floor, Minnesota Bldg.
ST. PAUL
INSURANCE LITIGATION
Special Department for
Investigations and Adjustments

SEXTON, MORDAUNT & KENNEDY
ATTORNEYS AND COUNSELORS
Adjusters and Investigators sent to any
place in the Northwest
1601 Pioneer Building
ST. PAUL

NEW JERSEY

SAMUEL M. HOLLANDER
COUNSELOR AT LAW
Chamber of Commerce Bldg., Newark, N. J.
Telephone 1140-1 Market
Specialist in the Law on Breach of Warranty
and General Insurance Cases

NEW YORK

David F. Lee, David Levene, Edwin F. Verreau
LEE, LEVENE & VERREAU
TRIAL LAWYERS
316 Security Mutual Bldg.
Binghamton, New York
Insurance attorneys. Especially equipped to handle
investigations, adjustments and litigation over national New York.

OHIO

Rees H. Davis Fred J. Young
DAVIS & YOUNG
Attorneys at Law
General Insurance, Fire, Casualty & Surety
Practice. Also facilities for investigations
over Northern Ohio.
Guardian Bldg. CLEVELAND

OHIO (Cont.)

KNEPPER & WILCOX
Outlook Building
COLUMBUS

MATHEWS & MATHEWS
Attorneys At Law
25 North Main Street
DAYTON

DENMAN, MILLER & WALL
TOLEDO

WM. A. FINN
ATTORNEY AT LAW
General Insurance, Casualty & Surety Practice. Exceptional facilities for Investigations
over entire State of Ohio.
628 Nicholas Bldg. TOLEDO

Harold W. Fraser John W. Winn, Jr.
Stanley J. Hiatt Ross W. Stumacher
Hampton O. Wall John J. Kendrick
George R. Effler Howard H. Jacobson
Fraser, Hiatt, Wall & Effler
ATTORNEYS
Suite 710 Home Bank Building
TOLEDO, OHIO

OKLAHOMA

**Rittenhouse, Lee, Webster &
Rittenhouse**
American National Bank Bldg.
OKLAHOMA CITY

SOUTH DAKOTA

BAILEY & VOORHEES
Charles O. Bailey (1860-1923)
Ray F. Bruce
John H. Voorhees Melvin T. Woods, Jr.
Theodore M. Bailey Roswell Bottom
BAILEY-GLIDDEN BUILDING
SIOUX FALLS,
INSURANCE PRACTICE

TENNESSEE

RAYMOND C. CAMPBELL
ATTORNEY
Insurance litigation and claim work in any
part of East Tennessee
1-5 Post Office Bldg.
Elizabethton, Tenn.

WILLIAM HUME
NASHVILLE

TEXAS

TOUCHSTONE, WIGHT, GORMLEY & PRICE
ATTORNEYS AND COUNSELORS
MAGNOLIA BUILDING DALLAS, TEXAS
O. O. Touchstone Henry W. Strassburger
R. W. Lancaster Thomas F. Nast
John N. Touchstone Philip L. Keltor
Allen Wight Robert B. Hollans
J. W. Gormley Lucian Touchstone
Robert Price

Insurance ATTORNEYS

A Directory of Responsible Attorneys Specializing in Insurance Law

WASHINGTON

ROBERTS, SKEEL & HOLMAN

Alaska Building
John W. Roberts
E. L. Skeel
Tom W. Holman
Tyrre H. Hollander
Glen E. Wilson
Elwood Hutchison
Frank Hunter

Wm. Paul Uhlmann
Everett O. Butts
Guy B. Knott
A. P. Curry
W. E. Evanson, Jr.
H. Honks, Jr.

SEATTLE

WISCONSIN

BLOODGOOD STEBBINS & BLOODGOOD

382 East Water Street
MILWAUKEE

Representing U. S. Fidelity & Guaranty Company, Metropolitan Life Insurance Company, Globe Indemnity Company

WEST VIRGINIA

STEPTOE & JOHNSON

CLARKSBURG, WEST VIRGINIA
18th Floor, Union Bank Building
CHARLESTON, WEST VIRGINIA
Kanawha Valley Building
Philip P. Steptoe, Louis A. Johnson, Leo P. Caulfield,
James M. Guthrie, Stanley C. Morris, Chesney M.
Carney, Thomas J. Gilleoly, J. Horner Davis, II,
William J. Maler, Jr., Oscar J. Andre, Norman B.
Elliot.

GERALD P. HAYES

Attorney

Insurance litigation and claim work in any part of Wisconsin

905 1st Wis. Natl. Bank Bldg., Milwaukee

W. H. KUHLMAN, President

WM. F. KRAMER, Secretary

Organized 1865

The RELIABLE FIRE INSURANCE COMPANY

DAYTON, OHIO

Surplus to Policyholders \$1,066,134.00

An independent Ohio Company with a record of more than 60 years of honorable dealing with Agents and Assureds

National Inspection Company

Incorporated 1903

This corporation reports on the underwriting aspects of heavy manufacturing and mercantile properties throughout the following states:

Michigan
Wisconsin
Minnesota
Ohio

Indiana
Illinois
Iowa
Nebraska
Missouri

Kansas
Kentucky
Tennessee
Oklahoma

Managed by

J. G. Hubbell

H. B. Chrissinger
178 West Adams St., Chicago, Ill.

R. L. Thiele

HOTEL ATLANTIC
CLARK ST. NEAR JACKSON BLVD.

MOST CENTRALLY LOCATED

ONE BLOCK FROM LASALLE STATION POST OFFICE AND BOARD OF TRADE

450 ROOMS
\$2 A DAY UP

WRITE FOR FOLDER

CHICAGO

Six Reasons Why You'll Like

No Tip Barber Shops

First Class American Barbers

You Despise Tipping—We Prohibit It

EXPERT WORK

- 1—The best barbers in the city, barring none. All past masters in their profession.
- 2—Courtesy and quick service is our aim.
- 3—Shop clean, sanitary and strictly up-to-date "always."
- 4—You save money, we make money.
- 5—No Tipping, No Annoyance.
- 6—Hair Cut 50c—Shave 25c—Shampoo 30c—Massage 50c.

Chairs Reserved on Phone Calls

Ins. Center Bldg. 338 S. Wells St. Room 622
Telephone Webster 2785

Austin Bldg. 111 W. Jackson Blvd. Room 882
Telephone Webster 7173

Guardian Bldg. 185 S. Dearborn
Telephone Dearborn 9393 Room 219
Chicago, Illinois

insurance lines. It is affiliated in the insurance division of United National Corporation with United Pacific Casualty, United Pacific Fire and United Pacific Life.

Participating preference shares of United Insurance Agency are listed on the Seattle Stock Exchange, and have shown marked appreciation in market value since the original offering at \$10 per share. Recent prices have been at 15 bid, 25 asked.

Goodwin in the Northwest

Well Known National Agents Association Leader Visits in Washington and Oregon

Percy Goodwin of San Diego, Cal., chairman of the executive committee of the National Association of Insurance Agents, who was in Chicago last week attending the meeting of his committee, left Saturday for Washington, where he will make addresses at four points, Spokane, Bellingham, Seattle and Tacoma. He will wind up the Washington trip at Tacoma next Friday. The state local agents' association in Washington will undoubtedly become affiliated with the National Association of Insurance Agents. This is Mr. Goodwin's second trip to the state and he has aroused much enthusiasm among the agents. Harry C. Coffman of Chehalis is president of the Washington association.

Attends Tacoma Meet

Mr. Goodwin spoke at Tacoma, Wednesday and visited Spokane and Bellingham, Thursday, then going on to the annual meeting of the Washington organization, being held at Tacoma, Friday and Saturday of this week.

He then will go to Portland and will meet the members of the Portland Exchange and the officers and members of the executive committee of the Oregon Insurance Agents Union. Mr. Goodwin expects the Oregon association to become affiliated with the National body by next spring.

Makes War on Vacant Shacks

Commissioner Lee, Oregon, Wants City Councils to Condemn These Fire Traps

Since a major portion of the total fire losses in the United States may be blamed to antiquated and vacant buildings, Commissioner Lee of Oregon in a report to Governor Norblad proposed that city councils be induced to adopt measures looking to the entire elimination of these fire traps. The approach to the city councils, he added, should be accompanied by educational campaigns among the people.

"Fires," he wrote, "starting from these sources are accountable for the greater part of the losses listed under the general classification of 'exposure,' 'unknown,' and 'undetermined' causes, and it is my belief that these three causes combine to represent over 50 percent of the aggregate fire losses. Heroic measures are required to control, if not entirely to abate them."

Hazard of Vacant Buildings

Vacant buildings, he points out, are playgrounds for children, rendezvous for vagrants, storage places for inflammable material and constitute a grave moral hazard.

Commissioner Lee declares that solution of the problem rests with state authorities, fire chiefs and health officers. Relief should be sought first from city councils with the aid of the local fire chief. Standing committees on fire prevention should be organized among chambers of commerce and the aid of Kiwanis, Rotary, Lions, business men's and women's clubs should be solicited. Another hazard pointed out in the communication to Governor Norblad is the prevalence of new but poorly con-

Visits Northwest



PERCY H. GOODWIN, San Diego, Cal.

Percy H. Goodwin of San Diego, Cal., chairman of the executive committee of the National Association of Insurance Agents, is on a trip in Washington and Oregon, visiting the agency leaders of those states.

structed dwellings in sub-divisions especially in the west.

Arizona Association Active

The Arizona Association of Insurance Agents is showing considerable life and will undoubtedly soon become affiliated with the National Association of Insurance Agents. Percy Goodwin of San Diego, Cal., chairman of the executive committee of the National association, has been taking much interest in Arizona and following his visit there, together with correspondence with the leaders, it is expected that Arizona will wheel into line in excellent shape.

New U. & O. Form Popular

SAN FRANCISCO, July 30.—Fred J. Perry, assistant manager of the Royal, who returned to San Francisco last week from an agency trip of several weeks, stated that he found a ready response to the new specified use and occupancy form of insurance which was recently announced by the Pacific Board, and that as a result of this he anticipates a substantial increase of this form of insurance on the Pacific Coast this year.

Present Badge to Brennan

SAN FRANCISCO, July 30.—Jay W. Stevens, chief of the fire prevention bureau of the National Board on the Pacific Coast, last Saturday presented Fire Chief Charles J. Brennan of San Francisco a gold badge as assistant state fire marshal. Frank J. Agnew, assistant secretary Fireman's Fund; Thos. H. Larke of Rule & Sons, past chairman of the fire prevention committee of the junior chamber of commerce, which has been very active in fire prevention matters, and Roy Coon, chief engineer of the Pacific Board, spoke. Everett Northrup, of the Great American, made the arrangements for the meeting.

Big Loss on Standing Grain

SALT LAKE CITY, July 30.—In one of the largest standing grain fires which has been reported in Utah, approximately 350 acres of excellent wheat which averages about 40 bushels to the acre was destroyed. The loss, although the market is low, is a severe one. In addition to standing grain there was sacked wheat which was also destroyed. The full amount of the loss has not yet

A DIRECTORY OF RESPONSIBLE INDEPENDENT ADJUSTERS

CANADA

Head Office: 494 Talbot Street
Phones: Met. 178—Res. Met. 6273
A. K. MACDONALD & COMPANY
INSURANCE ADJUSTERS
LONDON, CANADA
Branch Office
218 John St. South Hamilton, Ontario
Phone Regent 3828

COLORADO, WYO. AND N. MEX.

L. B. DAVIS ADJUSTMENT COMPANY
INVESTIGATIONS—ADJUSTMENTS—
—INSPECTIONS
For the Insurance Companies Only
Formerly Branch Manager, Retail Credit
Co., Inc.
1014 University Bldg. Denver, Colo.

Wilson Adjustment Company

Adjusters of Insurance Losses
All Modern Coverage
848 Gas & Electric Bldg. Denver, Colorado
718 First Natl. Bk. Bldg., Albuquerque, N. M.
286 Two-Republics Bldg., El Paso, Texas

DISTRICT OF COLUMBIA

NICHOLS COMPANY
INSURANCE ADJUSTMENTS
Representing Companies Only
Bond Building, Washington, D. C.
Mutual Building, Richmond, Va.
Prompt and courteous service

ILLINOIS

G. R. BARTELS

Insurance Adjuster
166 W. Jackson Blvd. Chicago
Health-Accident Liability Burglary Compensation
Plate Glass Casualty Surety Automobile

ARTHUR L. LADD & CO.
CLAIM DEPARTMENT
SERVICE TO INSURANCE COMPANIES
We Will Handle One Case or All Your Cases
EVERY KIND OF INSURANCE CLAIMS
A-2027-31 Insurance Exchange, Chicago
Phone HARRISON 9035

**WILSON S.
LEVENS
& CO.**
A-1315 INSURANCE EXCHANGE
Fire, Auto, Inland Marine, and Aircraft

**MARTIN
ADJUSTMENT CO., Inc.**
Automobile, Burglary and Inland
Marine Adjustments
A-1330-32 Insurance Exchange, Chicago
Harrison 8514

G. B. VAN BUREN & CO.
ADJUSTERS
Specializing in
Burglary, Automobile, Tourists Floater and
"All Risk" Adjustments
327 S. La Salle St., CHICAGO, ILL.

OSCAR A. MORRIS
ADJUSTER
JACKSONVILLE, ILLINOIS
Fire, Automobile and Casualty
Losses for Companies Only

ILLINOIS (Cont.)

Angus B. Ferdinand
BONDED ADJUSTER
715 Jefferson Bldg. Tel. 6057
Over 12 years experience Established Peoria 1922
PEORIA—ILL.
Fire, Auto, Inland Marine, and Aircraft

NORTHERN ADJUSTMENT CO., Inc.
419 W. State St. Rockford, Ill.
James A. Penny, Pres. & Mgr.
Phone Main 3587
CASUALTY AND SURETY INVESTI-
GATIONS AND ADJUSTMENTS

Associated Adjustment Bureau, Inc.
608 South Sixth St. Springfield, Ill.
Phone Main 2506
Adjustments, Inspections, Investigations,
Subrogations, for Insurance Companies only,
covering all of Central and Southern Illinois

INDIANA

S. Indiana W. Kentucky S. Illinois
SOUTHERN INDIANA ADJUSTMENT CO
411 Mercantile Bank Bldg.,
EVANSVILLE
Specializing in Auto-Compensation-Accident
Health Claims. Insurance Companies only.
Thos. M. Duncan, Mgr. Phone M. 878

H. G. DOUGHERTY

Insurance adjustments and investigations
1019-20 Lemcke Bldg. Phone Riley 4548
Indianapolis Indiana
Automobile—Inland Marine—Casualty

ROBERT D. DENTON

AUTOMOBILE, COMPENSATION
LIABILITY AND CASUALTY LINES
819 Tri-State Bldg.
Phone Anthony 5468 Fort Wayne, Ind.

INDIANA ADJUSTMENT CO.
• Automobile Adjustments
Separate Offices at
INDIANAPOLIS
FORT WAYNE
TERRE HAUTE
EVANSVILLE

Automobile Adjustments Only
EUGENE McINTIRE
318 American Central Life Building
Phone Main 0144 INDIANAPOLIS

A. M. FOLEY
Adjustment Bureau
Covering N. Indiana & S. Michigan
Automobile, Casualty, Compensation,
Inland Marine
Union Trust Bldg. Phone 2-2782
South Bend, Indiana

Iowa Casualty Adjustment Co.
Specializing on
Automobile and Casualty Claims
Paramount Theatre Building
Des Moines, Iowa

INDIANA (Cont.)

ERRETT D. STULL
Fire, Windstorm, Automobile
and Casualty Adjustments
Valley National Bank Building
Des Moines, Iowa

KANSAS

KINKEL ADJUSTMENT AGENCY
Hutchinson, Kansas
Adjusters for Insurance Companies
Phone 2055

MoKanOkla Adjustment Company

Adjusters for Companies Only
806 Temple Bldg., Wichita, Kansas
207 Davidson Bldg., Kansas City, Mo.
817 Insurance Bldg., Oklahoma City, Okla.
1118 Hunt Bldg., Tulsa, Oklahoma

KENTUCKY

Kentucky Indiana Tennessee
J. H. HARRISON
GENERAL ADJUSTER
1245-47 Starks Bldg., Louisville, Ky.
Phone City 3815

Kentucky Southern Indiana
C. J. PURCELL
Adjuster
Investigations and Inspections.
Automobile Losses Exclusively.
Especially experienced on automobile finance
business.
Starks Building, Louisville, Ky.

MARYLAND

HENRY L. ROSE & CO.
Incorporated
Adjusters for Insurance Companies
General Offices
BALTIMORE, MD.
Wilmington, Del. Washington, D. C.

MICHIGAN

A. H. DINNING COMPANY
Insurance Adjusters
Automobile -- Fire -- Marine
844 Free Press Building
DETROIT, MICH.
Phone Randolph 0481

GENERAL ADJUSTING CO.
Adjusters of Insurance Losses
Fire, Automobile, Casualty, Marine
155 W. Congress St. Detroit, Mich.
Riker Bldg., Pontiac, Mich.
The John C. Myers Co., Victoria Block,
Windsor, Ont.

W. A. GIBSON COMPANY
ADJUSTERS
1433 Barlum Tower
Detroit, Mich.
Fire, Auto, Burglary and Inland Marine

Fire — Automobile — Marine
E. L. NOLD
Insurance Adjuster
2819 DAVID STOTT BLDG.
Detroit, Mich. Phone Cad. 0678
Night Calls Lemox 8217

MINNESOTA

LYMAN HANES, Inc.
General Adjusters for Insurance Companies
FARGO and MINNEAPOLIS

MISSOURI

THOS. J. ENGLISH
Specializing on
AUTOMOBILE and CASUALTY
CLAIMS
Pierce Bldg. ST. LOUIS, MO.

NEBRASKA

THE JOHN D. GARMIRE
Independent Adjusting Office
Omaha, Nebr. Estab. 1907
ASSOCIATE ADJUSTERS:
Frank A. Sucha Harry A. Jewell
Jack H. Mack J. Verne Brewer

OHIO

Insurance Service
of Canton, Inc.
819 Renkert Bldg., Canton, Ohio
J. A. Anderson, Mgr. Phone 5167
Fire and casualty adjustments, inspections
and investigations for insurance companies.

AUTOMOBILE ADJUSTMENT CO.
Harry L. Federman, Manager
Specializing in All Automobile and
Aircraft Losses
1009 Enquirer Bldg. Cincinnati, Ohio
Telephone Canal 8787

CHARLES E. CURTIS

Specializing on
Auto and Air Craft Losses
H. R. Bassett KEITH BUILDING F. S. Pelton
CLEVELAND
Thirty-Six Years Company Service

C. L. HARRIS & COMPANY

General Adjusters
Cleveland—Auditorium Bldg.
Akron—412 Akron Savings & Loan Bldg.
Youngstown—618 Mahoning Bank Bldg.
Toledo—628 Nicholas Bldg.
Columbus—10th Floor, Outlook Bldg.
Cincinnati—411 First Nat'l Bank Bldg.
Lima—608 Lima Trust Bldg.

OHIO ADJUSTERS, INC.

305 Leader Bldg., Cleveland, Ohio
General Insurance Adjusters
Resident Adjusters in All Sections of Ohio.
Fire, Fire & Theft, Casualty, Accident &
Health, Marine, Surety Bonds, Aircraft

THAYER'S UNDERWRITERS SURVEY CO.

E. A. Thayer, General Manager
N. R. Thayer, Supt. of Claims
503-4-5-6 Finance Bldg.,
Cleveland, Ohio
Adjusters for the companies in every kind of
insurance loss. Twenty-nine years' experience
qualifies us.

Telephone Adams 5457
**THE CENTRAL OHIO ADJUST-
MENT BUREAU, INC.**
35 East Gay St. Columbus, Ohio
Adjustments, Inspections, Investiga-
tions, for Insurance Companies.
W. C. Beatty, Mgr.

INDEPENDENT ADJUSTERS

OHIO (Cont.)

Northern and Central Ohio
SCOTT S. WOLF
 811 Carbon St. Fremont, Ohio
 Phone East 1888
 40 Years Experience in Real Estate,
 Insurance and Contracting Business

W. M. TODD
 (28 years for insurance companies only)
 719 Nicholas Bldg. Toledo, Ohio
 FIRE MARINE
 AUTOMOBILE SPECIAL HAZARDS
 WINDSTORM CONSULTATION
 SERVICE

OKLAHOMA

Bates Adjustment Company
*"We have served the companies for
 more than thirty years"*
 Oklahoma City, Okla. Tulsa, Okla.
 W. S. Hanson, Mgr. R. W. Murray, Mgr.

THE FULLER ADJUSTMENT COMPANY
 Prompt Adjustment Services
 Provided in Oklahoma
 Offices at
 Oklahoma City Tulsa, Okla.
 215 Merc. Bldg. 213 Atco Bldg.
 Guy H. Fuller, Mgr. L. M. Hallock, Mgr.

TEXAS

Malone Adjustment Company
 —General Adjusters—
 Territory—
 West Texas—New Mexico—
 Southeast Arizona and Mexico
 14th Floor, Bassett Tower
 El Paso, Texas

TEXAS (Cont.)

Wilson Adjustment Company
 Adjusters of Insurance Losses
 All Modern Coverage
 Mark P. Conley, Manager
 286 Two Republics Bldg., El Paso, Texas
 Offices
 840 Gas & Electric Bldg., Denver
 710 First Natl. Bank Bldg.,
 Albuquerque, N. M.

WISCONSIN

Paul H. Rehfeld, President
 Earl N. Cannon, Vice-President
 Perry A. Sletteland, Secy. and Treas.
REHFELD ADJUSTING CO.
 State Bank of Wisconsin Building
 Madison, Wisconsin
 Telephone: Badger 1621

NURNBERG-SCHIFFLER & CO.
 General Adjusters
 Underwriters Exchange Bldg.
 MILWAUKEE
 480 Broadway Phones-Broadway { 7318
 { 7315

JOSEPH RICE & CO.
 INVESTIGATIONS & ADJUSTMENT
 ALL CASUALTY LINES
 A. M. Rice, Mgr., Milwaukee Branch
 Milwaukee Office Chicago Office
 601 Guaranty Bldg. 966 Ins. Exch. Bldg.

YOU MIGHT
 have sold that last Acci-
 dent and Health Prospect
 if you had read last month's
A & H REVIEW

Thomas T. North

Adjustment Company

Automobile—Fire, Theft, Collision
 Conversion - Liability
 Property Damage
 Inland Marine
 Burglary

175 W. Jackson Blvd.
 Telephone: Harrison 3230
 CHICAGO

Milwaukee Office
 A. E. S. PRIOR, Mgr.
 490 Broadway
 TELEPHONE
 BROADWAY 8751

Indianapolis Office
 J. L. VALENTINE
 241 North Penn Street
 TELEPHONE
 LINCOLN 4838

been determined. The property is located southwest of Tremonton, Utah.

Inspecting Utah Towns

SALT LAKE CITY, Aug. 3.—Surveyors A. L. Davis and Walter Deyer of the Salt Lake office of the Pacific Board left July 20 to make a general reinspection of the towns in the Uintah Basin, Carbon county and Grand county, going as far south as Moab.

Coast Notes

Harry F. Badger, secretary of the Pacific Board, has returned to his office after several weeks' vacation which he spent in Michigan.

The California Union Fire, recently

purchased by the Security of New Haven, and the Essex Fire, have been admitted to membership in the Pacific Board.

Commissioners of Salt Lake county, Utah, have added to their fire equipment a new pumping engine with a 500-gallon water tank, particularly designed for fighting county fires where the water is not adequate.

The Montana State Firemen's Association, in convention at Missoula recently adopted an educational program for firemen which will include a short course under the auspices of the University of Montana at the state college at Bozeman. Subjects pertaining to the work of fire fighters were discussed by Charles H. Lum of San Francisco, assistant general manager of the National Board, and E. Murray Blanchford and Sam H. Waugh, agents of the National Board.

IN THE MOUNTAIN FIELD

Hail Premiums Much Larger

Light Loss in Mountain Territory and
 Much Grain Already Cut, Reported
 by G. W. Oliver

DENVER, July 30.—Volume of hail business written by the stock companies is 50 percent larger than last year, according to G. W. Oliver of the Aetna of Hartford, North America and Springfield. Losses in mountain territory have thus far been light. In several so called hazardous districts there have been no losses at all. To date all association companies show an average loss ratio of 20 percent, and loss ratio of the Great American fleet in New Mexico and Wyoming is 6 percent.

A third of the grain covered by insurance has been cut, Mr. Oliver says. He says at least half of it would have been cut by now had not several rains delayed harvest and prolonged hail hazard. Spring rains this year caused practically no black rust, which, according to Mr. Oliver, complicated hail losses a few years ago.

Executives Meet Agents

DENVER, July 30.—H. R. Burke, manager, and M. B. Evans, agency superintendent at San Francisco for the Royal, Queen, Newark and American & Foreign, have been here this week meeting general agents and locals, since in the future mountain business of these companies will be reported to San Francisco instead of Chicago.

Montana Taxes Increase

Growth of insurance business in Montana is reflected in the annual report of the state insurance department; from \$97,878 in 1909, receipts of the department have advanced to \$371,500 during

1929, surpassing last year's record of \$345,876.

Antonito Classification Drops

DENVER, July 30.—The protection classification of Antonito, Colo., has been reduced from class 8 to 9. L. A. Barley, chief engineer of the Mountain States Inspection Bureau, announces that an inspection and test by his department has shown protection of the town seriously impaired.

Colorado Prospects Are Good

DENVER, July 30.—With the harvest of bumper crops now under way, W. L. Braerton, president of the Braerton, Simonton, Brown general agency, forecasts renewed activity in the insurance business in the mountain field this fall. Mr. Braerton speaks of the fine prospect for a big yield of various farm products, following beneficial rains throughout the state. He also says prosperity will extend to Colorado business generally as a result of heavy tourist travel this summer.

Agency Appointments Announced

DENVER, July 30.—The Hust-Bennett Company, Albuquerque, N. M., is announced as new representative of the Caledonian and the Union Indemnity by Cobb, Miller & Stebbins.

J. H. McGee, Pueblo, Colo., has been appointed representative of the Standard of Connecticut, succeeding Leonard J. Harris, who will move to Denver. The Union Deposit Company of Denver will represent the La Salle Fire.

Mountain Notes

The Schuyler Agency of Denver has appointed the Lee County Insurance Agency to represent the Connecticut at Hobbs, N. M.

F. E. Brown of the Mountain States Inspection Bureau has completed inspections of Durango, Silverton, Delores and other western Colorado cities for rating purposes.

EASTERN STATES ACTIVITIES

New Rules Are Promulgated

New England Exchange Puts Into Effect
 Several Important Changes
 in Manual

BOSTON, July 30.—The New England Insurance Exchange has promulgated several important changes in the manual of rules, principal among which is a new rule, form and rate for smoke damage.

A new table of charges for consequential loss and damage insurance when power, heat or refrigeration is from apparatus located outside of warehouse, but on the same premises is one of the changes.

Demolition Clause Applied

A new demolition clause to apply to Maine, Vermont, Rhode Island and Connecticut only has been established for use on policies covering buildings and there is a new demolition clause for

use on policies insuring rents, use and occupancy or leasehold.

There is also a change in the rule regarding the writing of machinery, furniture and fixtures, stock and patterns, in a single fire section in factories, which now may be written under one item provided all subjects bear the same rate and the insurance is written with an 80 percent reduced rate, coinsurance or average clause.

The smoke damage clause does not include accumulative damage or depreciation caused by the operation of a fuel oil burning apparatus; loss or damage due to gross negligence in not maintaining the fuel oil burning apparatus in proper working order; or loss or damage to the fuel oil burning apparatus, heating plant, or any part or appurtenances thereof.

Improvement at Nashua, N. H.

At Nashua, N. H., following the recent conflagration, an ordinance pro-

(CONTINUED ON PAGE 38)

AMERICA'S FASTEST GROWING INSURANCE ORGANIZATION

The DARBY A. DAY FLEET

CHICAGO FIDELITY AND CASUALTY COMPANY

(ESTABLISHED 1930)

HOME OFFICE: 105 W. ADAMS ST., CHICAGO

Total Assets	\$2,525,800.00
Total Liabilities Except Capital Stock	25,800.00
Capital Stock	1,000,000.00
Surplus	1,500,000.00
Surplus as to Policyholders	\$2,500,000.00

Executive Offices

105 West Adams St.
Chicago, Ill.

CONTINENTAL INDEMNITY COMPANY OF AMERICA

(ESTABLISHED 1917)

EXECUTIVE OFFICES: 105 W. ADAMS ST., CHICAGO

Total Assets	\$1,124,126.68
Total Liabilities Except Capital Stock	578,814.32
Capital Stock	250,000.00
Surplus	295,312.36
Surplus as to Policyholders	\$545,312.36

Correspondence Invited
from Insurance Agents
Building for Permanence

AUTOMOBILE UNDERWRITERS INSURANCE COMPANY

(ESTABLISHED 1927)

HOME OFFICE: MERCANTILE BLDG., DALLAS, TEXAS

Total Assets	\$1,004,571.01
Total Liabilities Except Capital Stock	502,174.13
Capital Stock	350,000.00
Surplus	152,396.88
Surplus as to Policyholders	\$502,396.88

MOTOR COVERAGES AND MULTIPLE LINES

The National Underwriter

July 31, 1930

CASUALTY AND SURETY SECTION

Page Twenty-nine

Smith Criticises Reserve Method

Agents' Head Declares 50 Percent of Premiums Requirement Is Unsound

CUT RATES ARE FACTOR

Leader Expresses Hope Legislatures Will Change Laws to Basis of Policy Benefits

LANSING, MICH., July 30.—State regulation and supervision of casualty carriers, particularly those writing automobile, to some extent are failing to assure safety to the insurance buyer, because of an inherent weakness in regulatory laws, according to a statement of Clyde B. Smith, president National Association of Insurance Agents, based on a study of the situation made recently by a company executive.

The laws now in force, Mr. Smith says, base reserves for casualty carriers on amount of premium, stipulating that a certain percentage of premium receipts be set aside.

Case of Young Carriers

But many young carriers, despite meager resources, are striving to get a larger share of the business by writing at inadequate rates. Thus, although they comply with the statutes, he says, in many cases reserves prove totally inadequate to cope with mounting losses accumulated through broad provisions of their policies. The only solution to the situation, Mr. Smith is convinced, is reformation of the laws so that reserves are based on the coverage promised rather than on premium receipts.

This situation is demoralizing and has created wide-spread public distrust, Mr. Smith says, even though few stock companies have run into difficulties. Mr. Smith believes some small rate-cutters would be forced immediately to raise schedules but they also might be expected to dodge receiverships with greater facility than in the past.

The Michigan rate war in which some companies affiliated with the National Automobile Underwriters Association have reduced collision, fire and theft rates materially to compete with home carriers which have long written far under manual, may be expected soon to emphasize the weakness of Michigan reserve requirements, as many Michigan carriers write all auto lines, and if they attempt to compete with conference companies will almost certainly run into trouble in the casualty end of the business under existing conditions.

In all probability, Mr. Smith says, the apparent weakness in the law will be pointed out to Michigan legislators at the 1931 session, and he would like to see similar consideration given the problem in other states.

Quoting the company executive, whose name is withheld because of

Travelers Survey Reveals an Increase in Arrests

HARTFORD, July 30.—General disregard of law during the last decade has caused an increase of approximately 150 percent in the number of urban arrests as against a probable gain in urban population of around 20 percent. This is disclosed by a survey on crime conditions by the Travelers. Based on reports from the heads of police department of cities having a total population in excess of 25,000,000, it reveals a total of 2,358,428 arrests for last year. Of this number, 439,357 were because of intoxication and liquor law violations. Arrests for such offenses as robbery and burglary numbered 76,360, while those on account of traffic law violations totaled 1,091,963. The police records of 88 cities, amounting to 37.3 per cent of the total urban population of this country, show that arrests last year averaged one for every 10.6 persons. If this ratio holds for the remainder of the urban population, it signifies more than 6,300,000 arrests in 1929 in that part of the country's population classed as urban. Such a record also indicates that more than 200,000 arrests were made on account of robbery, burglary and similar crimes, 1,170,000 because of intoxication and liquor law violations, and almost 3,000,000 on traffic law violations.

Many Arrests Made

Arrests for robbery, burglary and thefts gained in percentage more than 10 times as much as the population. Arrests for intoxication and liquor law violations increased more than seven times as much, while arrests because of

traffic law violations increased more than 16 times as much. The great gain in the number of charges resulting from the operation of motor vehicles no doubt is accounted for by the increase of more than 187 per cent in car registrations during the decade and greater stringency of traffic laws.

In a number of cities less than 15 percent of the robberies, burglaries and thefts reported were solved by arrests. This indicates that the actual number of such crimes as robbery and burglary is seven times the number of arrests, or more than 500,000 in the 88 cities reporting records for last year. In one city where more than 1,000 burglaries were reported 30 arrests were made. In another 1,745 thefts were reported and 168 arrests. Out of a total of 9,232 such crimes as robbery, burglary, and theft reported by a number of cities, arrests numbered only 1,308, with an additional 72 arrests termed as being without foundation.

Millions of Property Stolen

That property running into the millions of dollars is stolen annually is indicated by the extent of recoveries made by police. In nine cities with a combined population of 1,870,000 stolen property recovered was valued at more than \$4,500,000, or nearly \$2.50 per capita for last year. In about 95 per cent of the cases of stolen automobiles, recoveries are effected by the police, although cars are frequently found damaged.

possible complications in his relations with other companies, Mr. Smith analyzes the present situation as follows:

"The question, 'How can cut-rate casualty companies continue in business for a certain length of time, apparently showing solvency and then, with little warning, drop into a receivership?' is frequently asked. While the answer involves points which are somewhat technical, yet a little consideration and careful analysis readily discloses the reason. The whole question is tied up with the various state laws governing the computation of reserves.

"The present reserve laws for casualty companies are based on a principle which is fundamentally unsound, and it will be impossible to place such insurance companies on a sound financial basis until the various laws have been changed so that companies will be compelled to carry reserves which will be adequate to carry out their policy contracts.

Present Method Unsound

"This may be a rather strong indictment of four present reserve laws but the truth of the statement is admitted by all competent actuaries and, furthermore, it is easily demonstrable. The present laws provide for two kinds of reserves: unearned premium reserve and claim reserve. In some states the unearned premium reserve is computed by taking one-half, or 50 percent, of the premium charged, on the theory that all policies have on the average six

months, or one-half of the unexpired period, yet to run, and that this 50 percent will carry the policies to expiration.

"If a company is writing insurance at inadequate rates, it is readily seen, therefore, that a reserve computed in this manner must be inadequate. If such a company is writing a rapidly increasing volume of business, the deficiency may not positively become apparent for a considerable length of time.

Liability Most Dangerous

"The great danger for casualty companies, however, confronts those which are writing liability business. The computation of liability claim reserves present the greatest difficulties. It is impossible to estimate how large a verdict a jury will render in any given case, especially for accidents which have occurred during the two or three years immediately preceding the date of computation. If the company attempts to estimate the amount of judgments which will be rendered on its outstanding liability cases, there is the great danger that the estimates will be much too low.

"The older companies usually follow the plan of laying aside 60 percent of the accrued premiums for the three years immediately preceding the date of computation and from this deducting the amount which has been paid in liquidation of claims.

"This system has proved to be amply adequate for all of those companies (CONTINUED ON PAGE 36)

Expose Houston Reciprocal Jam

Texas Department Temporarily Suspends Lumbermen's, Security Union's Licenses

HAD JOINT MANAGERS

Special Contracts, High Dividends and Commissions Are Given as Causes of Impairment

AUSTIN, TEX., July 30.—Financial impairment of the Security Union and the Lumbermen's Reciprocal of Houston, jointly controlled by Christie & Hobby, a management concern, whose licenses to operate in Texas have been temporarily revoked by the Texas department, was caused from special contracts entered into by the Security Union with several oil companies, excessive commissions on the gross premiums paid the holding firm, Christie & Hobby, and excessive expenses, a report of department examiners reveals.

The Virginia department has suspended the Lumbermen's license in that state and set Aug. 4 for hearing. Oklahoma has also refused to relicense the reciprocal, as have California and Kentucky.

Ross S. Sterling of Houston, Democratic candidate for governor, and present chairman state highway commission and former Governor W. P. Hobby are directors of the Security Union, while former Governor Hobby is, with George R. Christie of Houston, owner of Christie & Hobby.

Special Contracts Entered Into

Special contracts were entered into by the Security Union with the Humble Oil & Refining Company, Gulf Production Company, Gulf Pipe Line Company, Texas Company and Texas Pipe Line Company, the examiners' report reveals, in which the insurance company agreed to refund all premiums in excess of losses. The oil companies were to allow the insurance company 15 per cent of premiums for adjustment of claims and the remainder to be refunded in dividends. Of the 15 percent remaining for the company, Christie & Hobby received 10 percent for part time services. It is shown conclusively, the report says, "that the Security Union had no chance to do anything but lose money under these agreements." The auditors recommend that the contracts be terminated and Christie & Hobby refund to the company \$84,974.

History of Companies

The Security Union was organized in 1925 and the Lumbermen's Reciprocal in 1917. Christie & Hobby were attorneys-in-fact for the reciprocal. Christie & Hobby also control the American Lumber Underwriters, another reciprocal.

The present charter of the Security Union permits writing of all lines of in- (CONTINUED ON PAGE 37)

Great Northern Casualty Affiliates With United

HOGAN, JOHNSON IN CHARGE

Chicago Companies Now Have Indicated Accident-Health Income of Two Million

The Great Northern Casualty of Chicago has become affiliated with the United of Chicago with O. T. Hogan, president of the United, named president Great Northern, and A. D. Johnson, secretary of the United, designated secretary Great Northern. The Great Northern, whose offices have been at 330 South Wells street, Chicago, will now be quartered in the United's home office building at 2721 South Michigan avenue.

The Great Northern's premium income in 1929 was \$133,000, while the United produced \$1,310,000 in accident and health premiums that year. According to Mr. Johnson, the indicated premium income of the two companies for 1930 is \$2,000,000.

The former officers of the Great Northern are being retained. E. H. Manning, who was the main factor in the Great Northern, and who has constructed a splendid organization, becomes assistant secretary, while A. H. Reed is placed in charge of the home office special policy. W. T. Parker is in charge of office work.

Operates in Four States

The Great Northern operates in the same states as the United—Indiana, Illinois, Ohio and Michigan. Association with the Great Northern swells the United's monthly pay business. Although the United has had a monthly business, its weekly department has been larger. The Great Northern operated exclusively on the monthly basis.

The United has a complete life service under H. G. Rockwood, who superintends the weekly, intermediate and ordinary life departments. In the accident and health field there is a commercial department, also under Mr. Rockwood, as well as weekly and monthly.

The United has made splendid progress under the leadership of Mr. Hogan and Mr. Johnson. Writing full personal protection for all classes of people the company is able to appeal to agents and policyholders alike. The United's capital is \$300,000, assets \$500,000, and surplus \$150,000.

Oakland, Cal., Awards Are Productive of Speculation

SAN FRANCISCO, July 30.—It is reported that the Federal Surety of Davenport, Ia., was low bidder for automobile insurance covering Oakland, and the Western of Ft. Scott, Kan., was awarded the general liability line. Rates quoted by these two companies are said to be considerably lower than those presented by a group of companies in the National Bureau of Casualty & Surety Underwriters, but it is understood, according to San Francisco offices of the Federal Surety, the award will not be final until Aug. 4. The fact that the Federal's bid was lower than bureau companies' has created the question among California underwriters as to the Federal's intention of retaining its membership in the National bureau. San Francisco reports are that the company has had the matter of its resignation under discussion for some time.

Bars Towing Expense

TRENTON, N. J., July 30.—Under opinion of counsel, the state insurance department bars the granting of towing expenses in connection with automobile policies issued by casualty companies.

Moves to Boston



SPENCER WELTON

Spencer Welton, newly elected vice-president Massachusetts Bonding, is preparing to move his residence from New York to Boston to take up his new duties at the home office. Mr. Welton will be in charge of production for the entire country for the Massachusetts Bonding. He recently resigned as vice-president New York Indemnity.

Cook Resigns as Manager of Commonwealth Casualty

PHILADELPHIA, July 30.—Announcement was made today that E. W. Cook, who has been vice-president and general manager of the Commonwealth Casualty for 22 years, has resigned, effective Sept. 1. W. Freeland Kendrick, former mayor of Philadelphia, is president of the company.

Mr. Cook began his insurance career some 35 years ago as a life insurance agent in Chicago. He came to Philadelphia 32 years ago as an accident and health producer with the old Fraternities Accident of Philadelphia, which was better known as the "True Blue." It was a fraternal and when it was merged into a casualty company and called the Commonwealth Casualty, Mr. Cook was made agency director.

In Present Post 22 Years

He was later made general manager of the company and 22 years ago was made both vice-president and general manager, the two positions he still holds today. His son, John M. Cook, is resident manager of the Camden branch office of the Commonwealth.

Mr. Cook is said to own the John M. Cook agency in Camden, part of the E. W. McDonough agency and half of the Tweeddale agency in Baltimore. Mr. Kendrick is now the big power in the Commonwealth Casualty.

Compulsory Inspection of Pennsylvania Autos

Governor Fisher of Pennsylvania has set aside by proclamation the period Sept. 15-Oct. 31 for compulsory inspection of all registered motor vehicles. Compulsory inspections are made as a safety measure. Unless motor vehicles carry an inspection tag they cannot be driven for a month after the final day for having machines tested.

Surety Association Rejects Plan to Violate Old Custom

SUPPORTS TOWNER BUREAU

Votes Down Member's Suggestion to Give Concession on Immediate Payment Practice

NEW YORK, July 30.—The suggestion of a member of the Surety Association of America that the long established custom of the business, calling for immediate payment by a primary office of that percentage of any given risk offered, for reinsurance, be altered to allow settlement when the premium is collected from the bond holder, failed to find a single supporter at a meeting of the organization.

Supports Towner Bureau

Instead, upon recommendation of the executive committee the association approved the position of the Towner Rating Bureau, which held that the granting of time to bond holders for payment of premiums, until such period as a contractor had "received his first or second estimate, or even for longer time" violates the spirit of the business, manual rates being predicated upon the assumption that all premiums will be collected on issuance of a bond.

In the opinion of most of the underwriters the inability of a contractor to pay the premium on a bond in advance stamps him as a questionable risk whose ability financially to carry to completion an assumed contract is debatable.

To grant extension in payment of premiums, it was pointed out, might be construed by insurance departments as discriminatory, in that it would be a privilege allowed a limited number of assureds and not accorded bond holders generally.

Roeber Is General Manager of Compensation Council

NEW YORK, July 30.—W. F. Roeber, who had been acting general manager National Council on Compensation Insurance since the retirement of William Leslie from the office a year ago, was elected general manager at the meeting of the governing committee.

Following graduation from the University of California Mr. Roeber was connected with the California State Fund until called to the service of the National Council as actuary in 1923. Recognized as one of the foremost compensation insurance experts he has like wise proven his ability as a diplomat in dealing with insurance departments in the matter of rate revisions and associated problems.

Falvey Meets Branch Heads

President T. J. Falvey and Vice-President J. J. Flynn of the Massachusetts Bonding have returned to Boston after conducting a two-day conference in Chicago with seven branch managers of the company. The occasion is an annual event in the Massachusetts Bonding and is known as the Central States Managers Conference. This is the first time in four years that Mr. Falvey has visited Chicago, personal supervision of that territory having been exercised largely in recent years by his son, Wallace Falvey, a vice-president, and Mr. Flynn.

Among the managers attending the conference were W. K. Lownsbery, Atlanta; H. C. Williams, Cleveland; Sam H. Riley, Dallas; J. H. Marshall, Des Moines; H. R. Throckmorton, Indianapolis; Frank Wheeler, Kansas City, and John B. Munson, St. Louis.

A&H men should write The National Underwriter for free booklet: "Six Honest Serving Men."

Employers Reinsurance Sells Libel Contract

Libel insurance for daily newspaper publishers is now being offered by the Employers Reinsurance of Kansas City. The contract is an excess cover providing indemnity for the publisher's loss over \$2,500 and up to \$100,000. The premium is one cent per reader per year unless the newspaper has a high record for drawing libel actions in which event the rate will be individually fixed.

Because of the establishment of a minimum figure the policy is considered reinsurance rather than insurance, and all policies are being handled through regular insurance agencies instead of direct by the Employers Reinsurance, according to a statement in "Editor & Publisher."

Argues Auto Compensation Bill Before Lawyers' Group

MILWAUKEE, July 30.—Fred M. Wilcox, chairman of the Wisconsin industrial commission, will urge adoption of an automobile injury compensation law, similar to workmen's compensation, in a debate with Austin J. Lilly of the Maryland Casualty before the meeting of the American Bar Association in Chicago the week of Aug. 18. Indications are that a strong effort will be made at the coming Wisconsin legislative session to enact such a law. Mr. Wilcox points out that about three times as many people are killed and injured in automobile accidents as in industrial accidents.

Features which he would incorporate in the law are: 1. Benefits made payable for property damage as well as personal injury; wage basis as under workmen's compensation; 2. every motor vehicle owner compelled to insure, subject perhaps to the exemption of those who establish financial ability; 3. vehicle licenses not issued without proof of coverage by policy which will be noncancellable and nonrevocable except on adequate notice to public authority; 4. insurance rate making and regulation controlled as in workmen's compensation; 5. comparative negligence scheme for out-of-state cars for adjustment of highway injury claims; 6. enforcement by state industrial commission.

Henry S. Drinker, Philadelphia, will present a committee report in the Chicago meeting on a study of the question of compensation in auto accident cases.

London Lloyds Loses Large Policy to Home Indemnity

London Lloyds has gotten a slap in the face in New York City as it is stated that the National City Bank and its branches in various localities have ceased placing bankers' blanket bonds with Lloyds and have taken a policy with the Home Indemnity. The premium is said to be \$131,000. This is one of the largest banker's blanket bonds in the country. J. F. Hayden & Co. of Montreal have been seeking business for London Lloyds through banks especially in states where there are no regulations for Lloyds.

Inasmuch as London Lloyds does not have to pay taxes and fees required of regular companies it cuts its premiums sometimes as low as 40 percent. Some of the state departments have been seeking an opportunity to arrest any representative of London Lloyds where there are no statutory regulations on the ground that the concern is issuing policies without a license.

Illinois Official Strikes at Use of Fictitious Fleets

SAYS PRACTICE IS DANGEROUS

Automobile Coverage of This Character Results in Discriminating Rates and Favored Assured

Director of Trade and Commerce Lowe of Illinois has sent a letter to all casualty companies writing automobile insurance dealing largely with the subject of improvising fictitious fleets in order to get a lower rate. In connection with this subject, Director Lowe says:

"At every session of the Illinois legislature, the department is importuned to either introduce as an administration measure or to support independent legislation looking to control over rates of insurance companies. This department has gone on the theory that the conduct of the business should be given as much freedom of contract as the interests of the insuring public will justify.

"The department is of the opinion that any business to remain solvent must receive as much money as it pays out and that underlying this proposition is the adequacy of a reasonable charge for the protection granted. It is axiomatic and altogether sound that that charge once determined should be uniform upon the insuring public.

"It has come to the attention of this department that certain group forms of casualty insurance coverage are now being written in this state to the disadvantage of the individual insurer, and that by this means a proffer is made and an insurance effected whereby certain group policies afford a discrimination in the rates charged. This department believes this practice to be detrimental to the companies and to the insuring public of Illinois, and in the absence of authorized state regulation we have a right to assume that the companies which have embarked on this policy of discrimination will correct the evils thereof without the necessity of legislation thereon."

Home Accident Is Adding to Its Department Staff

In addition to Frank A. Ungles, who resigned as vice-president of the Southern Surety to become the vice-president and general manager of the Home Accident of Little Rock, W. J. Broderick, who for 13 years was in the automobile, liability and compensation departments of the Southern Surety as underwriting assistant, is now with the Home Accident and will be located at the St. Louis office. J. A. Armstrong, who was formerly with the National Bureau of Casualty & Surety Underwriters, and later with the Southern Surety, has also joined the Home Accident, being stationed at St. Louis. He is connected with the compensation and liability underwriting departments.

Paul G. Risher, formerly with the claim department of the Southern Surety as supervisor, has become affiliated with the Home Accident and will be located at St. Louis. N. P. Jensen, formerly supervising special agent, has joined the Home Accident and will have his headquarters at St. Louis.

H. B. Randall, who was formerly assistant to Mr. Ungles, has been appointed assistant secretary of the Home Accident, and will be located at St. Louis.

Want Fleet Experience

NEW YORK, July 30.—The New York department recently called upon casualty companies to supply a record of their fleet automobile liability writings in June, so that a check off can be made to determine how closely filed ratings are being observed.

London Lloyds Is Given Great, Undue Advantage

The announcement that London Lloyds had agreed to accept service in New York state in a disputed case over a banker's bond is not regarded as a precedent that will be established in the future. When there are disputes with London Lloyds it is necessary to go to London to bring suit. London Lloyds is able to offer more liberal rates than regular companies operating in the United States because it is not regulated by state insurance departments and does not have to meet the requirements of licensed companies.

Refuses to Submit to Regulation

First and foremost, London Lloyds for many years stubbornly has refused to submit to regulation by American insurance departments.

What is more important, London Lloyds has gotten away with it. The growth of the idea in this country to its present high state of development, that the state has a solemn duty to guard the interests of policyholders, and that carriers as quasi-public service institutions are amenable to reasonable control, has left London Lloyds cold and apathetic.

The imagination of Lloyds underwriters has not been fired by this 20th century conception of the trust imposed in carriers. Lloyds started in a London coffee house long before there were insurance departments, and the underwriters are cool business men, in the game purely for personal profit.

Pays No Taxes or Fees

Not satisfied with this tremendous advantage which it has over regular companies which in this country must put up adequate funds that are gettable and pay claims promptly or close up shop, London Lloyds always has cherished the prerogative of not paying any taxes or fees in the United States.

This means in most states a saving of 2 percent on premium tax alone. In addition Lloyds avoids license fees, cost of periodical examinations and the corporation tax charged other carriers competing with it here. It escapes statutory deposits and property tax. It is conservatively estimated that the saving on taxes and fees alone is not less

than 10 percent, which would permit a 10 percent rate cut on the same risks and experience as those of American carriers.

Famous as a Rate Cutter

But of course everyone in the business knows London Lloyds cuts more than that. Its chief weapon in making the tremendous inroads into the American insurance business that it has is its ability to cut far under the American rates.

American insurance men often point out to clients that this saving, large as it appears, is not nearly enough to counterbalance the admitted fact that London Lloyds in case of dispute does not accept service and suit has to be brought in London against every underwriter.

Jealous of Jurisdiction

London Lloyds always has played a cool, calculating game in its American insurance operations. It never has given any American representative powers that might be construed as agency by an American court, thus making London Lloyds subject to service and litigation here. Instead, those who sell London Lloyds policies have sharply limited powers, consisting merely of the right to issue a "cover note" binding for 30 days while necessary data is being sent to London, the policy issued and returned. This binder expires in 30 days unless the policy is received by that time.

London Lloyds operate without interference in many states having resident agency laws and even in those requiring countersigning by resident agents. However, Michigan has clamped on the lid, and so has Wisconsin.

Create Their Own Competition

There has been much said of the competition of London Lloyds and of other similar organizations. It is now said that some agencies binding for London Lloyds make a consistent practice of supplying their own competition, through quoting rates in stock companies they represent, and then making a second London Lloyds quotation to show a large saving.

Increase in Bank Robberies Creates Insurance Demand

NEW YORK, July 30.—Contrary to general expectation, the bank robbery and hold-up business of the majority of the casualty companies, instead of falling off as a result of the advance in rates by the National Bureau of Casualty & Surety Underwriters June 21, has substantially increased. Financial institutions formerly carrying the indemnity are taking out added coverage, while those previously indifferent to the protection have since secured it. The explanation undoubtedly is that the bankers became alarmed over the loss record of the insurance companies, which compelled the rate increase in 30 states, mainly in the central and the far west, and concluded that in the light of the development it behooved them to safeguard their funds through the medium of insurance.

Give Strawbridge & Clothier Loss

The fire loss in the Strawbridge & Clothier department store of Philadelphia is estimated at \$100,000 on stock and about \$25,000 on building. The premises were insured for \$5,500,000. Fire was confined to a temporary wall between the old building and the new fireproof structure which is being replaced section by section. The loss on stock was due almost entirely to water and smoke.

Automobile Liability Line Shows Increasing Loss

NEW YORK, July 30.—With six months of the present year at an end, casualty managers have been taking stock of their experience and are not a little concerned over the automobile liability line. Increasing road congestion has made for greater accident frequency, bringing in its train a marked tendency for higher damage verdicts. The combination makes a bad showing for a once greatly favored division of the casualty business. A rate increase, according to managers, is needed right now and it should be sufficient not only to take care of the disclosed experience but to meet the pronounced trend for the early future.

Metro Mutual Is Formed

The Metro Mutual Auto Casualty of Philadelphia has been incorporated. It will insure against death and accident by automobiles. Funeral benefits will not be more than \$100. Officers and directors are: President, William Bast; secretary-treasurer, David C. Boggs, Jr.; Arthur A. Falliner, George H. Rothman, Otto Steinacker, Charles W. Helm and Harry Pickney, all of Philadelphia; Loring S. Hemenway, Glenside, and Carl J. Hunger and Edward R. Young, also of Philadelphia.

Companies Cut Out Clause Regarding "Undue Exposure"

CHANGE SAFE DEPOSIT POLICY

Liberalization on Individual Contracts

Does Not Extend to Bankers Blanket Bonds

NEW YORK, July 30.—Companies in the National Bureau of Casualty & Surety Underwriters have come to a realization of the injustice of penalizing safe deposit box holders for action taken by bank or trust company officers which tends to increase hazard, and have eliminated from individual policies the stipulation denying liability for "undue exposure" of vault or box during repairs.

Effective on Blanket Bonds

The prohibition, however, remains in effect on bankers blanket bonds. Surety men say that institution renting safe deposit boxes, in making repairs either to vault or building, might be guilty of negligence, through failure properly to safeguard property or by substituting protective devices of less merit than those formerly used, and on the basis of the risk was underwritten.

Coverage under individual safe deposit boxes often runs into large figures. Individual policies close to \$1,000,000 have been issued to persons anxious to protect documents of great value, or family jewels.

Some Contracts Are Huge

Many banks, particularly in the central west, carry blanket safe deposit contracts, protecting individual box holders up to 10 percent of the bond's face. Bonds of this character have been issued for as much as \$20,000,000; taxing the carrying capacity of the insurance market.

That the possibility of loss is a real one is evidenced by the number of robberies that have taken place in recent years. Liability of a financial institution for loss suffered by a safe deposit box holder rests wholly on the question of negligence; proof of which always is difficult, if not impossible. Surety men say for this reason it is wise for box holders to secure separate indemnity.

Seek Guest Suit Law

PHILADELPHIA, July 30.—Pennsylvania's two leading automobile clubs, the Automobile Club of Philadelphia and the Keystone Automobile Club, are supporting casualty men in the effort to obtain a law that would bar guest damage suits in automobile accidents. Connecticut now has such a law and other states are contemplating similar measures. A bill has been prepared in Pennsylvania for submission to the next legislature which meets in January. Elimination of collusion of automobile owner and guests it is believed will cut the public liability loss ratio in half. The law has more than an even chance of passage, with support of the two clubs, and because Gifford Pinchot, who undoubtedly will be the next governor, is said on reliable authority to favor the bill.

Agha, World's Oldest Man, Gets Alien Bond

Through its Providence office the American Surety executed an alien bond for Zaro Agha, the 156-year-old Turk who recently arrived at the Rhode Island city, the first port touched in this country. Agha claims to have positive proof that he was born Feb. 16, 1774, thus justifying his claim to be the "world's oldest living man."

Individualism Is Being Abandoned

Companies Writing Personal Accident and Health Now Seek Uniformity

MEET SOON ON MATTER

Field Complaints for Many Years of Time Lost in Holding Lines Brings Movement

NEW YORK, July 30.—Executives who have come to a realization that they must pay close attention to personal accident and health and put this once more on a profitable basis, have held several conferences on the subject. Through the Bureau of Personal Accident & Health Underwriters, they will dig into the main problems at a special meeting to be held probably early in the fall. The date and place will be announced later.

Some 10 or 12 years ago, seeing the dangerous drift of the line, some far-sighted officers sought to standardize accident and health policy contracts and bring about uniformity in rates. However, they failed to secure cooperation of some active companies and abandoned the effort.

Complaints on Innovations

The unwisdom of constantly introducing new features in contracts, which were of little real value to the assured, finally led to serious complaint from the field. Agents specializing in this cover charged that so much of their time was taken up in substituting policies, each new offering hailed as far superior to all predecessors, that solicitors had little time for their main business, selling. There was large demand from the field that these practices be ended and that companies get together on standardized policies and rates, such as in workmen's compensation and the various liability coverages.

New Business Suffering

With standardized contracts and fixed rates established, agents would compete on a basis of equality and would be able to develop new business instead of being compelled to spend most of their energy in protecting lines from rival agents.

The business as a whole would be stabilized and the aggregate volume written unquestionably would be increased greatly year by year. The need for dispensing with "frills and fancies" in accident and health line was recognized at least 20 years ago, when efforts to eliminate these costly experiments were first made with only limited success.

Day of Individualism Past

Agitation then favored policy clause standardization and rate uniformity. While some progress was made, committees appointed to secure company cooperation had to report failure.

Some aggressive offices insisted on their right to pursue an independent course. These individualists now are ready to join an associated movement, having learned the lesson that the day of absolute independence has passed, and that far more is to be gained by concerted effort.

The R. B. Augustine & Co. agency of Richmond resigned the Commercial Casualty and taken on the Home Indemnity. The agency has also been representing the Royal Indemnity, which it retains along with its new connection.

Blanket Fidelity Offers Opportunities

Liberalization of primary blanket utility bonds and inauguration of a junior or "baby" bond with minimum penalty as low as \$10,000, are expected greatly to stimulate sale of this cover. Virtually all employers in the commercial field are prospects, it is pointed out, and systematic canvass is bound to develop much business.

Blanket cover is growing increasingly more popular in the commercial field. The blanket fidelity bond obviates the hazard of loss on employees disregarded by employers as sources of loss when obtaining their specific cover.

Wide Range of Coverage

The commercial blanket fidelity bond contains unusually liberal cover, indemnifying employers against "any and all direct loss or losses of money or other personal property belonging to the employer or in which the employer has a pecuniary interest, or held by the employer as collateral, or as bailee, trustee or agent, and whether or not the employer is legally liable for the loss thereof, which the employer shall sustain * * * through larceny, theft, embezzlement, forgery, misappropriation, wrongful abstraction, willful misapplication or other fraudulent or dishonest act or acts committed by any one or

more of the employees * * * acting directly or in collusion with others."

There are no exceptions in application of the bond since it applies for the full penalty to each employee and all officers.

Introduced Here by Lloyds

Blanket cover came into the United States via London Lloyds, and as applied to the banking business became so popular that it was taken up by American companies. The possibilities in this field appeared so large that it was applied to commercial institutions as well, but the high penalties required and the large premiums conspired to retard sales. The latest action it is believed will remove this bar to widespread growth in this particular form of fidelity coverage.

One company says in a message to its agents: "Blanket insurance in the commercial field is here to stay. The day has passed when employers could get by with a fidelity bond here or there. They are realizing more and more, and quite rapidly so, that it is highly important that they procure the best form of insurance available—primary blanket fidelity bonds—the premier of all dishonesty insurance contracts."

Auto Fleet Reform Rests With Agents in Kentucky

LOUISVILLE, July 30.—Solution of the problem of writing fleet policies in Kentucky, long a troublesome one there which the department has attempted with little success to clear up, rests entirely with the agents, in the opinion of Matt T. Bailey, prominent agent of this city. Mr. Bailey says the ruling of former Commissioner Saufley that it was a discrimination and illegal to grant a low rate to one person insuring under fleet cover where some other auto owner as an individual was unable to secure a similar rate, has been generally violated. In fact, Mr. Bailey believes almost every company and agent operating in the state is guilty of violating the original cut rate ruling, for this was not taken seriously. Casualty men held that Mr. Saufley had no jurisdiction over casualty rates and have continued, Mr. Bailey says, to write individual cars under fleet policies even though these cars are not used in company business.

Agents Should Cooperate

"The suggestion has been made," Mr. Bailey says, "that the thing could be worked out by cooperation of all agents in Louisville, but it would require the cooperation of all agents in the state or all companies licensed in the state."

Attorney-General Cammack of Kentucky makes a ruling in line with the Saufley opinion that individual cars cannot be written in fleets and all licensed companies are so advised. However some 75 casualty men, agents and field men combined, met here July 18 with Arch Pulliam, deputy commissioner, in a discussion of the subject and Mr. Pulliam suggested a test case based on revocation of a license for failure to comply with the Cammack ruling. The case could be carried to the appellate court on an injunction proceeding. It is probable the whole matter will be considered by the next legislature.

Omaha Company Now Writing

The First National Indemnity of Omaha, organized in May, is now doing business. It specializes in health and accident. The president is A. T. Bradford; vice-president, Paul Phillips; secretary-treasurer, R. A. Bleicher; directors, H. S. Marks and M. L. Goldenberg.

Program Is Arranged for the Claim Association

The International Claim Association will hold its annual convention at Chateau Laurier, Ottawa, Canada, on Sept. 10-12. The following program has been prepared:

"Damages for Repudiation of a Contract" by Solon T. Gilmore of Kansas City, Mo.

"Comments on Claim Service" by Dr. H. W. Dingman, vice-president, Continental Assurance of Chicago.

"The Relation of the Claim Department to the Public" by George D. Finlayson, superintendent of insurance Dominion of Canada.

"The Adjuster's Work as seen from the Trial Lawyer's Point of View" by Shepard Bryan of Atlanta, Ga.

E. L. Earl, president of the association, is making elaborate preparations to entertain the delegates. Mr. Earl is the chief claim representative of the Sun Life of Montreal. He has appointed Harlan S. Don Carlos, chairman of the program committee, and has appointed John A. Millener of Rochester, N. Y., chairman of the press committee.

A dinner dance is planned for Sept. 11. One afternoon will be given over to a golf tournament. Louis Graham of the Business Men's Assurance of Kansas City, Mo., is secretary of the association.

Bowers With Great American

C. L. Bowers, who has been with the Travelers for over four years, has been appointed field supervisor of the Great American Indemnity in Iowa.

Suit Asks \$10,000 for Boy's Death in Lake

A suit for \$10,000 for the death of their son, Eugene Wainwright, 13, who was drowned in an artificial lake on the grounds of the Westborough Country Club, was filed in the circuit court at Clayton, Mo., by Mr. and Mrs. John P. Wainwright.

The petition charges that the boy was drowned while swimming after being encouraged to retrieve golf balls lost in the lake, and that the club was negligent in not having a warning sign at the lake.

Find Prospects None Too Good

Officials of Casualty and Surety Companies See No Profit in Major Lines

SURETY INCOME REDUCED

Contract Bond Business in Bad Shape—Cost Conference Brings About No Improvement

NEW YORK, July 30.—Without being pessimistic, officials of casualty and surety companies fully appreciate present conditions and frankly admit that they are none too alluring. Workmen's compensation business, always a heavy premium producer, is still struggling to get on a basis that will permit the carriers to break even, something they have not been able to do for a considerable period. The once popular automobile liability department has been yielding a steadily increasing loss record for several years and the trend unfortunately continues in that direction. In other divisions of the business the profit margin is comparatively small, and hardly likely to offset the losses in the greater departments.

Contract Bond Business Off

In the surety field, and notably with respect to contract bonds, which constitute the large bulk of the total, the income has fallen off to a considerable degree. Building operations throughout the country in many classes have been so greatly overdone that property is a drug on the market and moves slowly. Competition for contract bonds on the part of certain non-affiliated companies has been disturbing, not so much from the standpoint of the risks they have secured as in unsettling the minds of contractors generally, who feel that the rates charged by association offices are excessive. Agents too are upset and complain of the hard work they must now do in order to maintain incomes.

The propaganda seeking to induce the calling for bonds on private contracts has not been productive of appreciable results. In conferences with underwriters, architects have promised to use their influence with prospective clients to demand contract bonds on contract awards, but it will be a long time if ever, managers concede, before the practice becomes general.

Cost Conference a "Dud"

In so far as predicted saving results being attained through the operation of the fidelity and surety acquisition cost conference, these have failed to materialize. Frankly the conference may be termed a "dud," in that it has failed to accomplish anything of value to the business. Just why this is the case, is hard to understand. The prevailing theory is that some of the companies in the movement are insincere in their alleged desire to cooperate. It is boldly asserted that the branch office companies are paying brokerage of 30 per cent, or as much as is allowed a general agent. As the latter requires at least a 7½ per cent overriding in order to live, his plight in competition with the branch office is understandable.

Advocates of reform in the surety and fidelity fields refuse to take for granted the inability of the acquisition cost conference to make effective headway, asserting that what has been accomplished in the casualty line could and should be duplicated in the fidelity and surety field. Be this as it may, the fidelity and surety acquisition cost conference at present is a farcical body.

REINSURANCE

A PRACTICAL AND PROFITABLE MEANS OF
EXPANDING SERVICE TO BOTH AGENT AND
POLICYHOLDER, WITHOUT INCREASING
THE UNDERWRITER'S NET EXPOSURE.

PROVIDED FOR CASUALTY COMPANIES BY

**EMPLOYERS
REINSURANCE
CORPORATION**
KANSAS CITY

CHANGES IN CASUALTY FIELD

Jeffery Detroit Manager Have New Des Moines Lineup

Well Known Chicago Man Takes Charge of Metropolitan Casualty and Commercial Casualty

Following the recent appointment of William E. Tucker as resident vice-president and manager of the Chicago office of the Metropolitan Casualty, in addition to the management of the Commercial Casualty, which latter post he occupied for some time, H. J. Jeffery becomes manager of the Detroit office of the same companies. Mr. Jeffery was manager of the Chicago office of the Metropolitan Casualty and his transfer to Detroit as manager in that city for both the Metropolitan Casualty and the Commercial Casualty affords increased



H. J. JEFFERY

opportunity for the exercise of his abilities. As Detroit manager of the Metropolitan Casualty he succeeds John W. Wilmar, resigned.

It is the policy of the two casualty companies—both under a common ownership and administration—to operate their branch offices under a joint management where desirable. In pursuance of that program the offices at Milwaukee and St. Louis, as well as Chicago and Detroit, have each been placed in charge of a joint manager. The offices of the Metropolitan Casualty and the Commercial Casualty in Newark, N. J., have been moved to the home office building of the Firemen's, where they occupy quarters on the ground floor. Russell W. Riley was called from the supervision of the Trenton office of the Commercial Casualty as manager of its home office branch following the advancement of Frank W. Franzen to the management of the New York City office.

U. S. F. & G. Appointments

James D. Bartlett has been appointed general agent at Easton, Md., for the United States Fidelity & Guaranty for seven counties, now part of the territory of W. S. Holton, general agent at Wilmington, Del., who will have supervision of the state of Delaware after Oct. 1.

The Alexander Bolton Insurance Agency, Alexandria, La., has been appointed general agent for the U. S. F. & G., reporting direct to the home office. The agency formerly reported to the New Orleans branch office.

Otto Named at New Orleans

J. Costello Otto has been appointed adjuster and attorney for the New Orleans territory of the Fidelity & Deposit, succeeding Boyd L. Faithful, who will be assigned to another field.

Federal Surety Branch Office There to Be Merged with Olmsted General Agency—Jurisdiction Extended

DES MOINES, July 30.—The Des Moines branch of the Federal Surety of Davenport will be merged Aug. 1 with the Des Moines general agency of Olmsted, Inc.

Fred L. Bales, resident manager for the Federal since the local branch office was established several years ago, will become affiliated with the Olmsted agency in an executive capacity.

The branch office has had jurisdiction over 22 counties in central Iowa and the plan is to enlarge this to 64 counties. The Olmsted office will be enlarged proportionately to service the enlarged territory.

George Olmsted and Pusey McGee are the main factors in the Olmsted agency. After operating a large local agency in Des Moines for a number of years, Mr. Olmsted felt need for an office to which an agent could go for service on any line of insurance. He is building his office up on that sort of foundation. It has life, fire, automobile, accident, casualty and surety departments.

Maryland Casualty in Columbus

E. D. Sweet, resident manager Cleveland branch office Maryland Casualty, announces the appointment of Robert O'Brien & Co. as general agents in Columbus, O. Robert O'Brien is president and treasurer of the agency. Offices are at 63 South High street.

Ruskell Virginia Manager

Fred N. Ruskell, formerly assistant manager of the Travelers branch at Richmond, has been appointed Virginia manager for the Home Indemnity, casualty running mate of the Home of New York, which recently entered the state. He will also serve as state manager for the Southern Surety, likewise a member of the Home group.

C. M. Martindale, vice-president of the Home Indemnity, has just completed a tour of the state with Herbert C. Taylor, state agent of the Home of New York. On the trip they succeeded in planting the new company in most of the important points in the state as well as in a number of small towns.

COMPANY NEWS

Will Enter Accident Field

Union Automobile of Los Angeles Arranges for an Extension of Its Operations

The Union Automobile of Los Angeles has just entered the accident and health field. Up to this time the Union Automobile has confined its coverage to automobile insurance and in 1929 wrote premiums of \$2,755,204.

New Policies Announced

The company comes into the accident and health field with a complete line of limited accident and health policies limited accident and sickness forms to sell at \$10, \$15, and \$20 respectively are included. The "Acme Disability" policy is the commercial form and is written on the non-cancelable term basis. It is written with the accidental bodily injury insuring clause and sells at \$33 a year with \$1,000 principal sum and \$50 monthly

indemnity. The company is issuing also a \$6 automobile accident policy.

United Pacific Casualty in Fifty Percent Gain

The United Pacific Casualty of Seattle reports a gain of \$404,591 in net premiums, less reinsurance, for the year ended June 30, 1930, over the total for the year ended June 30, 1929. This was an increase of 52.87 percent. With net premium income for the second quarter of this year of \$381,578, the company showed a gain in net premiums of 28.92 percent over the same period last year.

Business was written in Washington, Oregon, Idaho and British Columbia. President J. W. Reynolds reports that the greatest increases were in miscellaneous casualty, fidelity, surety and accident and health.

"The slowing is a significant commentary on the condition of business in the Pacific Northwest, and emphasizes the growth that has been recorded by the United Pacific Casualty there," Mr. Reynolds observed.

U. S. F. & G. Enters Panama

The United States Fidelity & Guaranty has qualified to write business in

the Republic of Panama. The business will be handled through Boyd Brothers, general agents at Ancon, Canal Zone.

Get California Licenses

SAN FRANCISCO, July 30.—The Western Surety of Sioux Falls, writing fidelity and surety accident and health liability and automobile, with Patrick F. Kirby of Los Angeles as agent, has been licensed by the California department. The United Indemnity Association, newly organized inter-insurance exchange of San Francisco, writing automobile with Henry Heidelberg as attorney-in-fact, also has been licensed.

Company Notes

Admission to Maryland has been granted the Belt Casualty of Chicago.

Admission to Montana has been secured by the Home Indemnity of New York.

The Home Indemnity of New York, running mate of the Home of New York, has been licensed in Illinois.

Two casualty companies have been licensed by Pennsylvania, the Grand Central Surety, and the Home Indemnity, both of New York.

The Home Indemnity of New York and the Gibraltar Casualty Association of Glendale, Cal., have been licensed in California.

WORKMEN'S COMPENSATION

Missouri Employers Aroused

Members of Associated Industries Come to Realize Menace of Proposed Monopolistic Fund

ST. LOUIS, July 30.—Members of the Associated Industries of Missouri are at last fully aroused as to the menace of the present campaign on the part of labor interests for the establishment of a monopolistic state compensation fund, and are preparing to combat the idea vigorously. It is understood they have secured data concerning the experience of employers in Ohio with the monopolistic fund in that state, and are studying the results critically. The interest of casualty companies in compensation insurance is secondary to that of labor employers, for it is the former that must carry the load. The compensation companies merely distribute the losses, collecting as premiums such sums as are shown to be necessary by the average claim experience.

COMPENSATION RATES BEING CONSIDERED

NEW YORK, July 30.—A hearing upon the proposed new workmen's compensation rates for Minnesota was held at St. Paul July 24. Decision has not yet been rendered by the governing commission. Under the proposed revision there will be no change in the average rate level, though individual classes are altered. Colorado approved the new workmen's compensation rates prepared for the state by the National Council a short time ago. On all classes of risks, other than mining, the new rate level averages 5 percent higher than that previously in force. Mining rates remain unchanged. George Hayden, manager of the Wisconsin bureau, and E. W. Kitzrow, secretary of the Wisconsin board, are expected in this city within the next few days to review the experience in their state as prepared by the National Council.

Defends Missouri Commission

JEFFERSON CITY, MO., July 30.—The Missouri workmen's compensation commission in its administration of the compensation act has been fair to injured workmen, Chairman Evert Richardson stated in answering the recent

criticism of Circuit Judge Paul D. Higbee in the Adair county circuit court at Kirksville, Mo.

Judge Higbee in commenting on a case in his court that had been appealed from a ruling of the workmen's compensation commission was very caustic in his remarks, expressing the conclusion that the chief beneficiaries of the compensation act are the insurance companies and that injured workmen are not receiving justice.

Chairman Richardson says that Judge Higbee's conclusions are not in line with the facts as disclosed by the official records of the state commission.

Oklahoma Ratio 65.36 Percent

OKLAHOMA CITY, July 30.—In workmen's compensation, 63 carriers of insurance in Oklahoma last year collected premiums of \$4,367,806 and paid claims of \$2,854,825 for a loss ratio of 65.36 percent, against 63.015 the year before, as shown in the report of Commissioner Jess G. Read. The Oklahoma loss ratio is slightly less than that for the United States.

ACCIDENT—HEALTH

Issues Participating Policy

Policyholders Offered Surplus Distribution by Chicago Carrier, with Stock Purchase Option

The Mutual Casualty of Chicago is issuing an accident and health policy which participates and shares in company earnings. Principal sum is \$7,000 and monthly indemnity \$150. Issuing fee is \$20 and annual premium \$60.

The contract is delivered to the policyholder with a joint statement of the presidents of the Mutual Casualty and Life & Casualty of Chicago, authorized by the boards, which sets forth that according to the schedule of surplus distribution, first distribution is scheduled at the end of the sixth policy year and the policyholder then may take the surplus distribution of \$150 in cash, or use it in acquiring three shares of capital stock of the Life & Casualty of Chicago. The policyholder who maintains his policy in force becomes eligible to receive additional surplus distribution

five years after the first distribution and may exercise the same options. No participating member will be permitted to acquire more than ten shares of this stock with his surplus distribution. The two companies are associated.

American Industrial Cracks

The American Industrial, an assessment accident and health concern with headquarters at Springfield, Ill., has been placed in the hands of a receiver by the insurance department, A. S. Keys, the official liquidator, being appointed receiver. Its last annual statement showed assets \$24,973, liabilities \$3,705. Last year it had \$42,000 in premiums. A recent examination, however, showed the company impaired.

Attorneys for the company withdrew its answer to the petition, which will permit immediate liquidation.

Former Supreme Casualty Officers Are Under Arrest

MILWAUKEE, July 30.—Warrants charging embezzlement of \$45,000 were issued July 28 against John J. Tague, former president of the Supreme Casualty of this city, and W. E. Wolf, former secretary, by Assistant District Attorney George B. Skogmo, on complaint of John A. Dorney, present secretary. Mr. Tague and Mr. Wolf, who provided \$5,000 bail apiece, denied the charge and stated the alleged embezzlement is more apparent than real.

"Both Mr. Wolf and myself were obliged to dip into our own pockets to maintain the surplus and reserve of the company as required by law," Mr. Tague said. "It was in reimbursing

ourselves for what we had put in that the charge is based. The whole matter is a struggle for control."

Mr. Tague was president from inception of the company in 1921 until last October, and Mr. Wolf was secretary until last year. Mr. Tague is charged with embezzlement of \$33,500 on 11 counts over five years preceding July 1, 1929, and Mr. Wolf, of embezzlement of \$33,000 on 12 counts. The state admits the amounts are frequently interchangeable between the two. The warrants were issued after three audits of the company's books.

Test Right to Do Business

A concern called the Mutual Protective Association of Dallas, Tex., is soliciting physicians, surgeons and dentists by mail for accident and health benefits. Insurance Commissioner Tarver of Texas states that it is not licensed under the Texas laws. Suit is now pending in the district court at Travis county, Tex., to test its rights to do business. F. C. Neal is president, W. O. Squyers, vice-president, G. R. Lipscomb, attorney. They all live at Ft. Worth.

Southern Mutual Receiver Asked

LANSING, MICH., July 30.—A petition for receivership has been filed by Commissioner Livingston against the Southern Mutual Casualty of Detroit, a small assessment organization which has been writing a limited amount of industrial health and accident business. Harry Siegel is president and Benjamin Braver, secretary. The association had 450 certificates in force as of Dec. 31, 1929. Its total income was \$5,409, total disbursements \$5,528 and payments to members \$2,069. Admitted assets were \$2,077.

FIDELITY AND SURETY NEWS

Aroused Over Rebate Evil

Conservative Companies Say Competitive Drive on Contract Bonds Is Creating Deplorable Condition

Surety men in Illinois are having much trouble. The companies belonging to the Surety Association of America are bound by the \$1 contract price for road work in the state. Now it is found that some of the non-conference companies are writing at 75 cents. The outside competition on contract bonds is especially severe. The most insidious development, however, in the contract bond business is the rebating on part of the association companies. A contractor gets a bid from an outside company and an association company may aim to meet it through the rebate route. Companies that are standing by their guns find that they are losing many of their customers, who in these precarious times are willing to cut their expenses in every possible way. Notwithstanding old-time affiliations contractors evidently are throwing their bonds to the best bidder.

Important Decision in Ohio

Superior Court Sustains Administrator's Right to Sue in Action on Bond Against U. S. F. & G.

An interesting decision affecting surety companies has been rendered by an Ohio superior court, affirming right of administrator of an estate to sue for widow and children to recover the amount of an award made to them for the death of the father on the B. & O. railway, lost by absconding of original administrator bonded by the United States Fidelity & Guaranty. The case is that of Paul E. Decker, appointed administrator of the estate of Ross Weaver, vs. U. S. F. & G. Suit was for \$4,700. The case was settled by the railroad for \$10,000.

Supreme Court Ruling

Judgment against the U. S. F. & G. was affirmed by the Ohio supreme court. The chief defense of the surety company was that the funds misappropriated were not funds of the estate as stipulated in the bond.

WITH BURGLARY UNDERWRITERS

Liberalization Is Announced

National Casualty Bureau Broadens Individual Safe Deposit Cover and Other Forms

Liberalization of the individual safe deposit box policy, with privilege of elimination of the "undue exposure" clause without extra charge is announced by the National Bureau of Casualty & Surety Underwriters. A new blanket form of burglary cover for tax collectors is announced. This protects

against inside and outside robbery, safe burglary and burglary only in home of custodian, for 3½ percent annual rate. Assureds whose premises are open 24 hours daily now may obtain safe burglary at a 50 percent reduction if interior robbery also is carried for the entire period.

Special rating for interior and messenger robbery cover for investment brokers in cities of 400,000 population or more has been extended to apply in towns of 100,000 or more and also is applicable to the investment departments of banks in these towns requiring messenger cover. Los Angeles county,



Have you had your CHIMES this month?

Here is one (there may be more) of the 14,000 local agents who gets the CHIMES each month, who reads it with gusto!

The CHIMES is published in the interest of the insurance business in the United States in general by the Universal Casualty

Company, the Trinity Fire Insurance Company and by the

UNIVERSAL
A WORLD OF PROTECTION
AUTOMOBILE INSURANCE
COMPANY
A SPECIALIZED SERVICE

DALLAS, TEXAS

EDWARD T. HARRISON
PRESIDENT

Cal., has made so fine a record in reducing residence burglaries and thefts in recent years that it has been rewarded by approximately 25 percent reduction in residence burglary rates.

Bankers Plan Alliance

MINNEAPOLIS, July 30. — With bank robbery rates jumping from \$1.50 to \$5 per \$1,000 in North Dakota, South Dakota and Minnesota, bankers from the three states held a conference to plan united action to halt robberies, which have cost the state \$200,000 in the past three months. A closer means of communication in the war on bandits is sought by George Starring of Huron, secretary South Dakota Bankers' Association, W. C. Macfadden of Fargo, secretary North Dakota association, and

George Susens, secretary Minnesota organization. One proposal calls for concentrating the majority of cash in larger cities where protection is stronger.

Wisconsin Losses High

Robbery of the First National Bank of Hartford, Wis., of \$15,000 currency and \$85,000 negotiable securities, July 22 by three armed men, sets a record high for Wisconsin bank robberies this year. They overlooked about \$10,000. The loss is said to be fully covered by insurance. George G. Goetz of Hoff & Goetz, Milwaukee, declares the robbery is but a forerunner of others, and upstate bankers may expect more holdups, until they abandon their present attitude and provide proper protection in their communities.

T. Vanderbilt, chairman of board Public Indemnity; A. L. Johnson, president; George A. Oldfield, chief engineer, and Willard L. Case, who succeeds Mr. Mills as vice-president and secretary.

W. G. Wilson of Cleveland, manager of the Aetna Life and affiliated companies, and president of the National Association of Casualty & Surety Agents, is traveling in Europe. He will return in time to be at the White Sulphur Springs casualty convention in October but will not be at his office until after that event.

panies can be forced on to a sound financial basis is to have the laws so changed that the companies will be required to set up reserves based upon the benefits in the policy contract and not upon the premiums charged by the company. The strongest business in the United States today is undoubtedly the life insurance business and this is solely due to the fact that the state laws governing the computation of reserves require that such reserves be set up on the benefits in the policy contracts and not upon the premiums charged by the companies.

Competition Is Essential

"Insurance companies of all kinds should be permitted to compete freely as to rates and contracts. Any attempt to compel companies to charge certain rates or limit their policy forms is unsound economically, will stifle initiative and is thoroughly un-American. The maintenance of legal reserves, however, according to a common and adequate standard, the same as now applied to life insurance, will place casualty companies on a sound financial basis and will be a guarantee to the insuring public that state supervision means something.

"This is especially important now because of the many cut-rate auto insurance companies which have sprung up during the past ten years. An examination of the reserves carried by these companies shows that there is something radically wrong.

"For instance, the claim reserves carried by these companies invariably run less than \$20 for each \$100 of premiums written (many are \$10 or less), whereas those companies charging standard rates show from \$40 to \$60 for each \$100 of premiums on combined automobile business. What is wrong? The fact that so many of the cut-rate mutuals and reciprocals are passing into receiverships (not being able to reimburse) is sufficient answer. Their reserves are inadequate."

Breaks City Law, But Collects

Although a worker is injured while violating a municipal ordinance, the supreme court of Tennessee has ruled that he is entitled to workmen's compensation. The worker was injured while operating an elevator, although under the age at which the city ordinance permits persons to operate these machines. "The legislature did not intend to make the operation of the compensation law depend upon municipal regulations," the court declared. The case was Thomas M. Walsh vs. Myer Hotel Co.

Smith Criticises Reserve Method

(CONTINUED FROM PAGE 29)

operating on adequate rates; but here again we have the same danger when a company is attempting to sell liability insurance for less than cost. There have been instances on record where cut-rate companies have shown negative reserves from this method of computation for the simple reason that the amount liquidated was greater than the 60 percent of the earned premium.

"The only way in which casualty com-

CASUALTY PERSONALS

Wade Fetzer, president of the Fidelity & Casualty, who has been abroad for some weeks to regain his health as he suffered a nervous breakdown, has returned and is now at his summer home at Glen Arbor, Mich. Mr. Fetzer is recuperating and expects to be in good shape by fall.

C. M. Martindale, vice-president of the Home Indemnity, has just completed a "planting" tour of Virginia with Herbert C. Taylor, state agent of the Home of New York. Mr. Martindale was planning a trip to New England this week and from there he expects to go to the Pacific Coast.

M. Dwight Higbee, Federal Life manager in Chicago, died in Detroit July 27 following an appendicitis operation. Services were held in Chicago Tuesday, attended by many managers and friends. Mr. Higbee assumed charge of the Federal's first loop agency

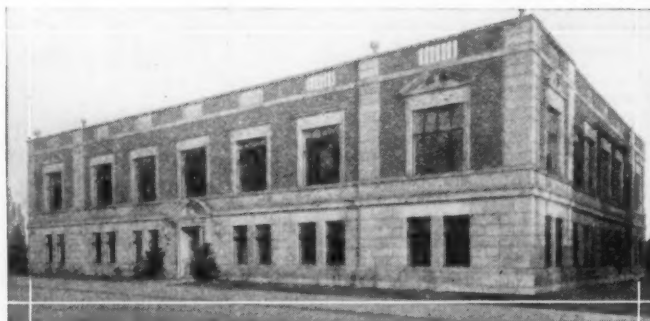
early in 1928. Prior to that for four years he was home office representative of the Connecticut General, and formerly for two years was with the New England Mutual in Omaha. In his short time in Chicago he built his agency to one of outstanding rank in the Federal Life organization.

Harry S. Byrne of Omaha, general agent of the Detroit Fidelity & Surety and Great American Indemnity, has been chosen to direct the primary campaign of W. M. Stebbins, candidate for United States Senator in Nebraska.

Before leaving for San Francisco to assume his new duties as secretary Fireman's Fund Indemnity, Edward V. Mills was the guest of his Public Indemnity associates at a farewell luncheon in Newark. Mr. Mills recently resigned as vice-president and secretary Public Indemnity. The speakers at the luncheon included O. H. Linn, Arthur

Assets

\$3,644,597.55



HOME OFFICE BUILDING :: HAMILTON, OHIO

Surplus to Policyholders

\$1,100,628.56

THE OHIO CASUALTY INSURANCE COMPANY

HAMILTON, OHIO

FULL COVER AUTOMOBILE — LIABILITY — PLATE-GLASS —
BURGLARY—FIDELITY AND SURETY BONDS

Firemen's Clash on at Cleveland

(CONTINUED FROM PAGE 3)

composed of some of the best agencies in the country and in its ranks are men of national reputation from an agency standpoint. They felt that they had gone considerably more than half way in compromise suggestions. They declare that by bringing the Milwaukee Mechanics in the board the sacrifice in premium income would not be as great as the Firemen's management has suggested.

Will Seek Outside Agents

The Firemen's group, of course, will now have to seek outside agents. There are a number of smaller people on the outside in Cleveland but there are no agencies of any great import. Whether the Firemen's people will endeavor to organize a more formidable outside group remains to be seen. Just how far the state insurance department will go in allowing licenses to those not seriously engaged in the business remains to be seen. Many of the Cleveland Board agents declare that the Firemen's people will not have very smooth sailing on the outside. The Cleveland agents, recalling the fact that President Bassett had in years gone by, brought his non-board agents in Memphis in line and thus saved the day for the local organization there, felt that he could be relied on to stand by the Cleveland organization.

SENTIMENT AT CLEVELAND

CLEVELAND, July 30.—The members of the Cleveland Insurance Board feel that they have the situation well in hand with respect to the defection of the Firemen's group. It is the supposition here that the Firemen's companies will establish a branch office and proceed to beguile as many board agents and solicitors as possible. The board agents are inclined to feel that the opportunities for development outside the organization have been pretty well exhausted by the Milwaukee Mechanics and Northwestern National. The Milwaukee Mechanics had the underwriting capacity of the entire fleet back of it and it is difficult therefore for the board agents to see where there is much pasturage for the Firemen's fleet beyond the walls. The local board offices seem to feel that it will be very difficult to entice their people away, even in an offer of additional compensation because of the fine service they have been receiving.

OHIO FARMERS' STATEMENT

LEROY, O., July 30.—With regard to the retirement of the Hawley & Reed agency from the Cleveland Insurance Board, the Ohio Farmers' management made the following statement:

"The Hawley & Reed agency has for many years been the local representative in Cleveland and Cuyahoga county for the Ohio Farmers. During these years the agency has been a strict observer of the rules and practices of the Cleveland Board. Its decision to continue representation of companies which would make it ineligible to membership in the board came after a long and serious consideration of the many phases and angles of the situation. The Ohio Farmers believes the decision of the agency to be to the best interests of both the company and the agency. We have had no change in our general opinion of membership in and co-operation with local boards and other organizations of similar character. The approval of the Ohio Farmers of the action of the Hawley & Reed agency has no bearing on any situation other than that which has been created by the Cleveland Board.

Dorman C. Anderson of the Consolidated Indemnity's Chicago office has returned to his desk after a month's illness.

Expose Houston Reciprocal Jam

(CONTINUED FROM PAGE 29)

insurance except life and health. It was licensed in Texas, Louisiana, Oklahoma and Kansas.

On April 16, 1928, the Security Union agreed to indemnify subscribers of the Lumbermen's against assessment. On that date, the report said, the Lumbermen's had a deficit of \$328,599, without providing for any "dividends which might hereafter be paid on 1929 or prior participating policies."

The total admitted assets Security Union are \$687,211 while the gross assets are reported to be \$859,035. Total liabilities are \$892,711; impairment \$455,499; and deficit as regards policy holders, \$205,499.

Under the 10 percent commission agreement of the Security Union with Christie & Hobby, the latter received \$366,508 during the five years of operation.

The Lumbermen's had been licensed in 1929 to operate in Alabama, Arkansas, California, Colorado, Florida, Illinois, Kansas, Kentucky, Louisiana, Mississippi, Missouri, Nebraska, North Carolina, Oklahoma, South Carolina, Tennessee and Virginia.

Reasons for Insolvency

Reasons for insolvency of this company are the participating features of its contracts, return of dividends to subscribers, losses and expenses incurred, and commissions paid to its attorney-in-fact. Christie & Hobby have received a gross remuneration since the founding of the association of \$917,238.

When the report was made the reciprocal had collected net premiums of \$1,945,227 in 1929, had total resources of \$2,956,374, total disbursements of \$2,065,607, and a ledger balance of \$890,766.

The gross assets of the Lumbermen's were \$1,223,506, admitted assets \$944,015, total liabilities, \$1,272,614, leaving a deficit of \$328,599. Commissions to Christie & Hobby in 1929 were \$215,911.

The examiners said \$828,599 would be needed to carry on the business, of which \$328,599 would be to remove the deficit, \$300,000 for past due dividends, and \$200,000 for minimum surplus requirements.

Consolidated Underwriters of Kansas City has been investigating the Lumbermen's with a view to obtaining much of that firm's business in return for assuming the deficiency in its assets. T. H. Mastin of T. H. Mastin & Co., attorneys and managers for the Consolidated Underwriters, has written to each subscriber of the Lumbermen's setting forth his proposition. He offers to assume the deficiency if it is no greater than indicated by the Texas insurance department.

The Consolidated Underwriters has been in business for 23 years.

Suggest Assessment Possibility

Christie & Hobby apparently refer to the Mastin proposal in a letter sent to policyholders of the Lumbermen's.

"The management," the letter states, "has plans which should materialize within the next ten days, whereby our business will be immediately placed in a very strong financial condition, and which will not only prevent the possibility of assessment or other liability but will prove highly satisfactory and very beneficial to all policyholders."

"You are greatly interested in your liability to assessment, and the best possible way to prevent this is to allow your business to remain with the Lumbermen's Reciprocal Association. Cancellation by policyholders at this time would seriously hamper the management's plans of refinancing and practically assure the policyholders of a loss and would not relieve them of any liability whatsoever. It would also necessitate a short rate cancellation which would be an additional expense for the individual policyholder."

In his dealings with his companies,
the live agent of today demands:

1. Efficiency
2. Speed

These characterize the service
of the

AMERICAN SURETY GROUP

AMERICAN SURETY COMPANY OF NEW YORK

Home Office:
100 Broadway
New York, N. Y.

NEW YORK CASUALTY COMPANY

Home Office:
80 John Street
New York, N. Y.

THE CANADIAN SURETY COMPANY

Home Office:
Canada Permanent Bldg.
Toronto, Canada

CIA. MEXICANA DE GARANTIAS, S. A.

Post Office Box 910
City of Mexico, Mexico

Forty-four Branch Offices
More than 18,000 Local Representatives

FIDELITY and SURETY BONDS FORGERY INSURANCE CASUALTY INSURANCE

(CONTINUED FROM PAGE 27)

hibiting wooden shingle roofs throughout the city limits and zoning regulations have been adopted. The engineers of the National Fire Protection Association visited Nashua and advocated a building code and inspection bureau in the fire department.

Official Nashua Loss Figures

Official figures of the Nashua, N. H., conflagration, as reported by Fire Chief Smith of that city, show a total loss of \$2,091,524. Insurance paid on buildings and contents is reported at \$1,589,421, leaving a net insurance loss of \$502,103. The total value of buildings in the fire was \$2,507,383 with a loss to buildings of \$1,805,711. Insurance claims paid on buildings amounted to \$1,303,840. Value of contents of buildings is listed as \$462,181 and loss to contents \$285,813. Insurance claims paid amounted to \$285,580 on contents of buildings.

Hold First Class in September

BALTIMORE, July 30.—The first class of the newly founded Maryland State Fire College will be held at the Univer-

sity of Maryland from Sept. 2-6. Members taking the course will be obliged to study four days each year for four consecutive years to secure a certificate of graduation.

Allaire and Cooper Merge

Two of the oldest and largest local agencies in Red Bank, N. J., Allaire & Son and Alexander D. Cooper, have consolidated under the title Allaire & Son Agency, Inc. The combined agency represents 25 leading fire companies and seven casualty and surety companies.

Eastern Notes

New York state has revoked the general insurance brokerage license of F. Marshall Harp, 227 Bedford avenue, Buffalo, following a hearing on charges of collecting premiums for which he failed to account.

The Insurance Acceptance Company of Cambridge, Mass., has been incorporated to conduct a general insurance agency and brokerage business. Harry F. Abramson of Cambridge is president and treasurer, and John J. Butler of Wakefield is vice-president.

IN THE CANADIAN FIELD**Report on Canadian Losses****Increase of Per Capita Cost and Slump in Average Rate Noted in Annual Report**

Reviewing 1929 fire losses, the annual statistical record of the Dominion Fire Prevention Association shows that in 1929, Canadian property loss by fires was \$47,499,746, compared with \$36,402,018 in 1928. Per capita cost in 1929 was \$4.85, compared with \$3.79 in 1928. A large increase in number of fires in dwellings is recorded, particularly on claims under \$100. Continued reduction of average rate is shown. In 1921, average cost was \$1.11 per \$100, while in 1929 average rate reached 81 cents per \$100.

Canadian fire loss for the week ended July 9 is estimated at \$68,100, as compared with \$239,500 for the corresponding week of 1929. From January 1 to July 9 fire losses are estimated at \$15,347,425, as compared to \$12,976,250 for the period Jan. 1 to July 10, 1929.

Heavy Hail Damage

Hail storms, which earlier this month caused estimated crop loss in Saskatchewan of \$1,000,000, again tore through fields of standing grain last week and caused damage in at least a dozen different places in the province, as well as in Alberta. A 100 percent loss occurred in some areas. Many farmers around the Preeceville district are now without

a crop at all. Losses were also reported from Kamsack and Prince Albert.

Automobile Branch Elects

WINNIPEG, CAN., July 30.—At the recent annual meeting of the automobile branch of the Western Canada Insurance Underwriters Association, E. P. Withrow of the Dominion of the Canada General was elected chairman for the second term, and John Pickering of the Royal was elected vice-chairman. The executive committee consists of: T. W. Hornbrook, Rochester Underwriters; E. M. Whitley, Norwich Union; N. Matheson, Canadian General; J. J. Milne, Motor Union; W. H. Hurd, General Accident, Fire and Life; and F. T. Bryers, British America.

Rate Committee Meets

TORONTO, July 23.—A meeting of the statistical committee which is arranging for a statistical plan for recording automobile insurance experience, was held last week in the offices of the Ontario insurance department. Accompanying notice of the meeting is a copy of a favorable report by Woodward, Fondillier & Ryan, consulting actuaries, New York, on the proposed changes in the 1929 statistical plan of the Canadian Automobile Underwriters Association.

Schedule Fire Prevention Meeting

OTTAWA, CAN., July 30.—The annual meeting of the Dominion Fire Prevention Association will be held here Sept. 30. The annual meeting of the

Association of Canadian Fire Marshals will be on the preceding day.

The Dominion Fire Prevention Association has issued its report on fire losses in Canada in 1929, showing a property loss of \$47,499,746 compared with \$36,402,018 in 1928. The estimated insured value of property in Canada in 1929 was \$11,210,000,000 compared with \$10,596,000,000 in 1928.

Change in Representation

Announcement is made that Robert Hampson & Son, Montreal, have resigned the chief agency for Canada of the

Providence Washington, but have retained the Quebec provincial agency for the Providence Underwriters, and the Montreal city agency. J. W. Tatley, manager Phoenix of Hartford, has been appointed Canadian chief agent for the Providence Washington and Providence Underwriters.

Hedges & Son Appointed

W. H. Hedges & Son, Toronto, has been appointed general agents for that city for the Camden Fire and New York Casualty, acting as general agents of the latter company in the province of Ontario as well.

MOTOR INSURANCE NEWS**Illinois Premiums Are Given****Amount of Automobile Business Done in the State Last Year By the Reciprocals**

The Illinois department shows that the reciprocals wrote in automobile premiums in Illinois last year \$7,074,175 and had losses \$2,589,184. The Illinois reciprocals had \$6,913,978 premiums and \$2,504,384 losses. The leader by all odds was the Inter-Insurance Exchange of the Chicago Motor Club with \$3,619,362 premiums and \$1,167,937 losses. Other leaders in premiums were Continental Auto of Springfield, \$219,571; Eastern Automobile of Springfield, \$348,147; Economy Auto of Freeport, \$225,384; Midwest Automobile of Freeport, \$249,910; Motor Vehicle Underwriters of Chicago, \$581,636; Reliance Automobile of Peoria, \$249,414; Suburban Auto of Lombard, \$240,023; Union Automobile Indemnity of Bloomington, \$239,474. The outside automobile reciprocals reported premiums \$160,198 in Illinois and had \$84,800 claims.

Commissions Are Reduced

NEW YORK, July 30.—Brokerage in the New York metropolitan district on and after Aug. 1 will be restricted to 20 percent, in so far as company members of the National Automobile Underwriters Association are concerned. The 25 percent previously allowed raised such protest as to compel its reduction by 5 percent.

After "Motorists Associations"

LANSING, MICH., July 30.—A warrant has been issued in Detroit for Charles Schnitzer, a representative of the Metropolitan Motorists' Association. It is claimed that Schnitzer was representing to prospects that membership in the association gave them complete auto insurance protection, whereas the only coverage given with a membership is a limited travel accident policy, issued by the Title Guaranty & Casualty of Detroit. The Michigan department

ordered that company to discontinue all contract relations with the motorists' association.

MARINE NEWS**Philatelist's Policy Popular****Agents, Urged to Push Inland Marine Lines, Discover Stamp Collection Form**

In the intensive recent cultivation of inland marine lines there has come into popularity an old policy which is not altogether in favor with the companies—the stamp collection policy. Since this is a traditional inland marine line it is being written, but some companies are attempting to discourage it.

The question of values is difficult to determine and because of the size of the stamps the moral hazard is grave. Although there is no tariff of rates for this policy most companies charge in the neighborhood of 1 percent.

Values are usually calculated from the catalogue issued by the Scott Stamp & Coin Co., but these prices are unsatisfactory because values differ appreciably according to the condition of the stamp. One underwriter said that stamps of the same issue have differed as much as \$200 in price.

The cover has come into popularity through solicitation by ambitious agents who have been inspired by inland marine representatives to seek all inland marine lines. Many collections are valued at thousands of dollars and the agents have discovered the possibilities in this field. Companies are somewhat embarrassed about this because when they urged development of inland marine business they overlooked the possibility that a stamp collection policy would take the fancy of agents and clients.

At London, Ont., July 16, a fire of unknown origin destroyed the plant of E. B. Leonard & Sons, with estimated loss more than \$250,000.

PLATE GLASS INSURANCE SPECIALISTS

STANDARD FORM
EXCESS FORM
(50/50)



THE LEADING GLASS INSURANCE COMPANY OF ILLINOIS

NOW WRITING BURGLARY INSURANCE

Correspondence from Aggressive Agents for Exclusive Territory Invited

HOME OFFICE:
INSURANCE EXCHANGE Bldg.,
CHICAGO



Seeks National Company Group

(CONTINUED FROM PAGE 5)

more whose affiliates remain outside, and should also exclude those companies which do not belong to the divisional underwriting organization. Reinsurance facilities would also be banned to outside companies.

Speakers' Bureau Plan

The speakers' bureau idea was inspired by the practice of banks and utilities. Perhaps 25 spokesmen of outstanding character and reputation, one for each populous state and one for a group of each two or three smaller states, would be ready for assignment to civic and business gatherings, women's clubs, schools and colleges and public occasions of all sorts. Their theme would be primarily the merits of stock fire insurance, although they would talk fire prevention, and the virtues of insurance in general. The executive committee suggested that the companies appropriate possibly a million dollars a year for this purpose, which would supplement the advertising campaign of the National Board. Companies, it is understood are appropriating \$500,000 for this advertising in daily newspapers especially.

Statement on Reinsurance

"The National Association of Insurance Agents," reads the statement concerning reinsurance, "committed to the doctrine of assisting in every way possible in stabilizing the business of insurance, protest the practice of certain fire, casualty and surety companies of providing reinsurance facilities to mutual and reciprocal organizations, or companies which do not support the American agency system, and which are generally recognized as using unfair competitive methods; equally unstable is this cession of business to reinsurance companies which accept these commitments. We call upon those companies which are represented by all members to discontinue these practices which are inimical to the interest of our members, the business of insurance and the welfare of the insuring public."

General Agents Co-operate

The executive committee received a communication from the American Association of Insurance General Agents, of which Herbert Cobb Stebbins is president, stating that it is proposed to hold sessions of the executive committee of the general agents' association in Dallas during the time the National association meeting is being conducted there.

Anticipating an unprecedented attendance, the executive committee has arranged to quarter visiting members at the Adolphus hotel as well as at the Baker which will be the headquarters.

The Dallas committee, which is in charge of entertainment features, reported to the executive committee that a real western rodeo, with exciting steer riding, bull-dogging and calf-roping contests will be staged for the benefit of the National association. The entertainment committee also reported that 1,000 Texas agents will be rounded up for the convention.

Two special trains, one leaving the St. Louis and the other the Kansas City gateway, will carry members to the Dallas convention. Individual special cars will leave from points north of Kansas City and St. Louis and will converge at either of those two gateways.

Discuss I. U. B.

The executive committee reviewed operations of the Interstate Underwriters Board since the mid-year meeting at Charlotte, N. C. Certain objections, which the agents launched against the Interstate Board at the Charlotte meeting, have been removed, the executive committee reported. The committee will continue to investigate the I. U. B. until the Dallas convention.

The new constitution, which consists largely of rearrangements and revision,

was inspected preparatory to its being presented to the national convention. One of the features of the new constitution is the creation of a national council and it is also provided that local boards can cast their votes individually. State votes may be split if desired. There will be no unit rule in state associations.

Marine, Casualty Men Form Agreement on Overlapping

(CONTINUED FROM PAGE 5)

cover granted includes transportation to and/or from and/or between locations mentioned.

Provisions for Non-Owner Cover

In locations of others than owner of merchandise where the insurance is to cover liability of custodians (legal or assumed) or for the account of whom it may concern, but excluding paragraph A locations, this cover may be granted provided not less than the net tariff burglary and/or theft premium plus transit and other perils covered is charged. This applies to processors, etc., as in the preceding section. The only stipulation in this paragraph is that coverage must include transportation to and/or from and/or between locations mentioned.

E. In locations of others than sellers of merchandise under installment or installation contracts this cover may be granted provided policies cover merchandise in transit, and it may extend until payments are completed, but not beyond termination of the seller's interest.

Salesmen's Floater Exclusion

F. Fire and marine companies agree not to include under salesmen's floaters the risks of "theft," "theft due to forcible entry" or "burglary" of samples or merchandise in any but temporary location.

It is especially agreed that these phrases may be included by signatories in transportation and salesmen's floaters "where it is evident that because of the nature of the business, such an inclusion will not be in competition with the burglary coverage of burglary companies." This applies to merchandise such as is not now covered by burglary companies except in unusual cases.

It is agreed that where transportation and/or salesmen's floaters are written under any one of the above paragraphs which provide that not less than the net tariff burglary and/or theft premium be charged, the correct aggregate premium to be charged shall not be less than:

Aggregate Premium Formula

"1. The premium applying to the burglary and/or theft coverage, plus the net tariff fire premium, plus 2, the premium applying to the transportation and any other coverage which may be granted under the policy. This must be adequate to take care of the transportation and other coverages granted."

The agreement states that the term "net rate" means the rate as established by the manual for the conditions existing at the location covered, and does not take into account any reduction by reason of different rates of commission."

Statement by Agents About Countrywide Organization

(CONTINUED FROM PAGE 4)

insurance companies would furnish the means of successful contact with our own organization which serves the insurance business in its national aspect.

"The committee is convinced that if sufficient influence is brought to bear on our companies through local boards and state associations, many companies will lend a receptive ear to this proposal which is recognized individually as sound in principle and practicable of adoption."

A&H men should write The National Underwriter for free booklet: "Six Honest Serving Men."



**The Courage, Energy
and Progressiveness of
Youth guided by the
knowledge and wisdom
of age.**

Beat that!

WRITE TO

FEDERAL SURETY COMPANY

"THAT YOUNG COMPANY"

W. L. TAYLOR
President

Home Office - - Davenport, Iowa

Licensed in Iowa

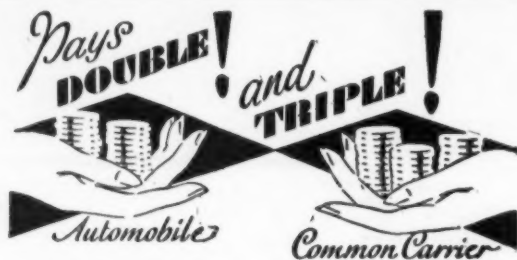
THE Underwriters Casualty Company is now licensed in Iowa and is seeking General Agency connections in that state. A profitable contract is offered Iowa agents who represent this Company. Write in confidence today regarding our proposition.

UNDERWRITERS CASUALTY COMPANY

(A Wisconsin Stock Company)

123 Wisconsin Avenue, Milwaukee, Wis.

Chicago Office, A-2111 Insurance Exchange Bldg.



Something NEW

In Accident Insurance!

Be a pioneer with this new Double-Triple Indemnity Accident Policy. Less sales-resistance due to its unusual benefits and features. "Pays Double and Triple." Increase your earnings by selling this remarkable policy. This is truly a great opportunity. Write TODAY for details.

GENERAL ACCIDENT

FIRE AND LIFE ASSURANCE CORPORATION, LTD.

Frederick Richardson, United States Manager
4th & Walnut Streets Philadelphia, Pa.



Methods for the reduction and control of
ACQUISITION AND OTHER COSTS

are outlined in the booklet

"BUDGETARY CONTROL FOR INSURANCE COMPANIES"

Copies will be sent to interested executives

Scovell, Wellington & Company

ACCOUNTANTS - ENGINEERS

10 EAST 40th STREET
BOSTON
SPRINGFIELD

CLEVELAND
SYRACUSE

CHICAGO
KANSAS CITY

NEW YORK CITY
PHILADELPHIA
SAN FRANCISCO

Seaboard announces

We believe our facilities to be highly beneficial to surety bond producers:

1. In taking care of those clients which they now have and which are entitled to a preferential rate.
2. Enabling a producer to approach a prospective client who is entitled to a preferential rate, soliciting not only the bond business of such client, but collateral lines.

Seaboard Surety Company

E. D. Livingston, President

Head Office: 80 John Street, New York

Western Executive Office: 175 W. Jackson Blvd., Chicago

Preferred Surety Risks at Preferential Rates

AMERICAN CASUALTY COMPANY

READING, PENNSYLVANIA

**BIG ENOUGH FOR YOUR NEEDS—
BUT NOT OVERGROWN**

Inquire about our excellent agency proposition

Incorporated 1902

Assets over Four Million Dollars

Northwest Body Will Not Meet

(CONTINUED FROM PAGE 3)

Chicago, Friday. At that time he presented the program which he had formulated after conference with leading men in the business all over the country. If the Northwest association were to maintain itself and be a factor in the business it seemed best to all concerned, President Stafford asserted, to decide on a definite objective and mobilize all the forces toward that goal.

Effect of Present Condition

He pointed out in this connection, however, that present business conditions in all sections are not such to inspire movements that will entail additional expense. Business in general is at a standstill. Merchants, manufacturers and those in other branches of commercial and business life are not in a mood to respond to appeals. Local agents are feeling the pressure of the times. It seemed doubtful in the estimation of the directors whether the people in general are in a frame of mind to correlate themselves with any program of public relations that might be mapped out.

Insurance Companies' Position

Furthermore, the insurance companies, with so many demands on them, and with lessened income are not seeking further avenues of expansion where direct returns are not in the offing. The directors in their discussions had brought to their attention the large amounts already being expended by insurance companies for the general welfare. To undertake, therefore, another expensive campaign appeared undesirable at this particular period. It seemed doubtful whether even with the very excellent program of work that had been mapped out there would be a general response on part of companies and whether they cared to have their field men in central western territory go to the expense of even attending a convention at this time.

Officers Are Continued

A motion prevailed that the meeting this year be not held but the same officers and committeemen be continued

POSITION WANTED

Young man of proven ability seeks position as underwriter or field man with casualty office in middle west. In addition to two years experience in local agency work, have for the past three years been in the employ of a representative casualty company in capacity of underwriter and field man. University training. Address R-12, The National Underwriter.

Wanted: Experienced casualty inspector for Oklahoma State. All replies treated confidential. Address R-8, The National Underwriter.

ADJUSTER,

Age 32, ten years fire, auto and casualty experience in home office and field, also one year in charge of claim department, admitted to bar in Michigan, desires position as resident or traveling adjuster or field man. Address R-9, The National Underwriter.

until general business conditions warrant activity on part of the Fire Underwriters Association of the Northwest. The motion instructed the president to call a meeting of the directors at any time when it seemed desirable to resume active work.

It was further decided that the treasurer submit an accounting of the funds to the president and that the moneys be deposited in a trust fund. It was further decided to discontinue all salaries at once.

Statement by the Directors

The statement of the board issued after the meeting concluded with this expression: "It is needless to say that it is with a great deal of regret that the board of directors waive the idea of a meeting this year. We are unanimous in our thought that it is for the best interests of the association and the insurance business as a whole that we do so, believing as we do with a betterment of business conditions we will be in a much more favorable position to lend our aid to the continuance of the Fire Underwriters Association of the Northwest as one of the very valuable adjuncts of our profession."

Give and Take Attitude Best

(CONTINUED FROM PAGE 5)

rates, but others are non-committal. This fact complicates the taking positive action by the companies.

Again, if it is intimated that excess commissions should be allowed on wholesale business, local agents promptly inquire why they should not similarly be compensated for carefully selected individual risks?

While the rules of the National association are far more elastic as to issuance of different forms of cover by member companies than were those of the old conference, that does not mean freedom to issue any type of contract. Here again differences of opinion exist and must be harmonized.

No company has challenged the right of any other to a frank expression of opinion, or to have ample time for conforming outstanding contracts to the rules. Major sentiment, however, is that it is manifestly unfair for a company to claim special privilege at the expense of all other offices. It is the general attitude that each member should be willing to concede something for the common good.

If this spirit were general, difficulties still confronting the National association, and other problems that may be expected to arise occasionally, would be surmounted, or at least ameliorated. While it is too much to expect that the organization will ever function with 100 percent efficiency, its usefulness to the business will be greatly enhanced and all interests concerned will be the gainers through an exhibition of the give and take spirit.

SPECIAL AGENT WANTED

Illinois—outside of Cook County. Experienced man to appoint Agents for Automobile Insurance Company. Address R-14, The National Underwriter.

DOCUMENT INSURANCE

HARRISON
2868

AJAX
PHOTOSTAT COPIES

39 W. ADAMS ST.
CHICAGO.

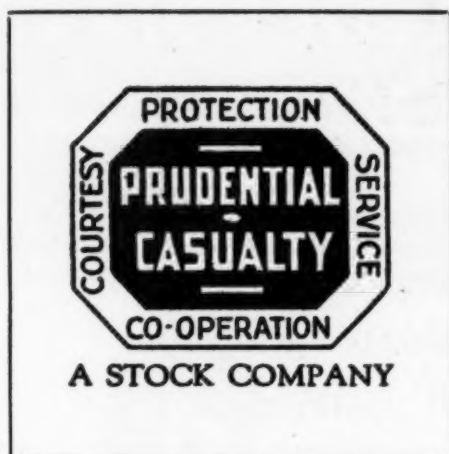
Re-Insurance
Excess Re-Insurance
Catastrophe Hazard

DEE A. STOKER

RE-INSURANCE UNDERWRITER
2111 Daily News Bldg. CHICAGO
Tel. Central 6376

All Lines but Stressing Excess Fire Reinsurance General Classifications

SERVICE MAKES SUCCESS



ASSURING EVEN BETTER SERVICE

SATISFACTION results from service properly given. Our agents and their clients are satisfied with a Prudential automobile policy knowing it adequately guards them. This is the time of the year automobile protection can be most easily sold.

The opportunity for the sale of automobile insurance was never as great as it is today. Consider the following convincing facts. Last year showed a 8% increase in motor registration over the preceding year. One-third of all accidents in the United States were caused by motor vehicles. There were 13% more deaths from motor accidents in 1929 than in 1928.

Highway congestion is increasing. Automobile accidents are on the increase. Larger verdicts than ever before in automobile damage suits are being awarded by courts. The result—the motoring public is awakening to the need of ample and complete automobile insurance.

The Prudential now offers, in connection with one of the strong eastern fire insurance companies, a combined automobile policy which gives complete coverage against fire, theft, tornado, collision, property damage, and public liability.

To completely "cash-in" on automobile insurance this year agents should avail themselves of a connection with the Prudential Casualty—a connection that will bring profit and happiness. Write today for interesting agency information.

PRUDENTIAL CASUALTY AND SURETY COMPANY

HOME OFFICE
ST. LOUIS, MO.

A S T O C K C O M P A N Y

WHAT ABOUT YOUR PROFITS?

THE proper and consistent development of fidelity and surety lines is concededly profitable to agents.

This company is extraordinarily well qualified to assist and service agents in solving surety and fidelity problems. Practically all of its officers have themselves been agents and consequently approach difficulties with a field viewpoint.

General agency connections in fidelity and surety lines are still available in some territories. A letter from you will bring a prompt and personal reply.

Equitable Casualty and Surety Company

JOHN L. MEE, *President*

2 Lafayette Street, New York City



"Equitable in Practice as in Name"

LIFE PAYMENTS

The National Underwriter

LIFE INSURANCE EDITION

IN TWO PARTS
PART TWO

FRIDAY, AUGUST 1, 1930

34th YEAR
No. 31



A Fine Old Company for Ambitious Young Men

Practical sales preparation in simple, comprehensive, usable form—which gets results

A policy portfolio including Five Point Complete Protection—Life, Accident, Health, Disability, Retirement—in one contract and for one premium;

Progressive underwriting, including non-medical, substandard service with latest scientific rating, juvenile insurance, modified life, double indemnity;

Liberal policyholder treatment, including participation on certain fully paid policies, premium collection methods which assure persistence.

This fine old Company for ambitious young men — a Company old enough and large enough but not aged and not so large but what it takes a personal interest in the individual—has a few openings in desirable territory for young men ambitious enough to capitalize the present for future success.

NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA

Established 1868

Albert M. Johnson
Chairman of the
Board

Robert D. Lay
President

Walter E. Webb
Executive
Vice-President

29 South La Salle Street

Chicago

NATIONAL LIFE INS. CO. U. S. OF A.
29 South La Salle St., Chicago, Ill.

I am interested in learning of the opportunities outlined above.

Name

Address City.....



THE BLACKBOARD OF SUCCESS THE TRAINED MAN WINS

Earning capacity of trained and untrained men

	College Graduate Income	High School Graduate Income	Grammar School Graduate Income	Untrained Men Income
<i>Age</i>				
18	0	\$ 800	\$ 700	\$ 600
22	\$1000	\$1000	\$ 900	\$ 800
30	\$2600	\$1700	\$1400	\$1200
40	\$4000	\$2600	\$1700	\$1400
50	\$5300	\$2800	\$2100	\$1700
60	\$6000	\$2600	\$2000	\$1600

Where will your child be?

Your Child— *will he be trained?*

A COLLEGE education is not a guarantee that your child—will be successful—neither can a twenty-story building be constructed from only twenty bricks. However, the chances of success for the higher trained person are ten to one over those who lack training.

In your experience you undoubtedly have been impressed with this very fact—the trained man wins. You have decided to give your child a thorough training—college training which maybe you yourself have lacked—with this training you have given your child every pos-

sible chance for success—the rest depends upon him.

Are you certain, though, that your child will go to college? Suppose—suppose something happened to you. What then?

An Educational Policy secures your child's education—no matter what happens to you. Such a plan provides a fund between \$4,000 and \$5,000 payable to you or your child in convenient installments—\$100 a month is a very popular payment—beginning at the time the child is ready for college. Enough can be left over to provide a wonderful graduation gift.

Shielding Millions—Are We Shielding You?

THE NATIONAL LIFE AND ACCIDENT INSURANCE CO.

NATIONAL BUILDING



NASHVILLE, TENNESSEE

Tune in

on W. S. M.

The National Underwriter

LIFE INSURANCE EDITION

Succeeding

THE INSURANCE PRESS

Life Insurance Distributions Number

Two Billion Mark Is Again Passed

**Total of \$2,197,482,574 Paid by Life Insurance Companies in 1929—
Annual Gain of \$140,443,682 Made—124 Cities Receive Over
\$1,000,000—150 Individual Payments of \$100,000 or
More—Largest Single Payment \$5,000,000**

LIKE oil on troubled waters comes the announcement that life insurance companies paid to policyholders and beneficiaries in the United States and Canada in 1929 a grand total of \$2,197,482,574, or a gain of \$140,443,682, nearly 7 percent over the 1928 sum. This was in the form of death benefits, disability claims, matured endowments, dividends and cash values. The ability of life insurance to pay off is looked upon this year with much more respect and interest than ever before because of the dubious state of many of the back-log industries of the country at the present time. The life insurance business and the annual life insurance payments are not just flashes in the pan for one of the great certainties of 1930 is that the life insurance payments to beneficiaries and policyholders will be as great if not greater than in 1929.

INDEPENDENT individualism is a marked characteristic of American life. American people have overcome the class distinction that dominates Europe and each man stands on his own merits. The one sore spot in our system of living, which is of major importance, is the dependency and poverty due to sickness, death and old age. The fact that over 10 percent of our state government's revenues is spent for charitable purposes makes this a paramount problem.

Life insurance points the way to the elimination of financial dependency; it seeths with Americanism. It is the best alternative to paternalism and public charities. It is estimated that the total amount of insurance in force, \$107,589,973,126 at the end of 1929, will be doubled within the next decade and with that increase a proportionate increase in life

insurance payments to policyholders and life insurance beneficiaries will naturally follow.

NOT content with rendering a great protection against economic loss through death, life insurance companies also offer protection in case of total and permanent disability. In 1929 life insurance companies paid \$34,213,602 in total and permanent disability

percent over the 1928 total of \$12,168,768.

There were 573 life insurance death payments of over \$30,000 in the United States and Canada in 1929, and 150 over \$100,000,000. Of these there were three amounting to over \$1,000,000 each; 11 of from \$500,000 to \$1,000,000; 24 of from \$250,000 to \$500,000; 112 leaving between \$100,000 and \$250,000.

Totals of 30th Annual Tabulation

THE NATIONAL UNDERWRITER-INSURANCE PRESS computations show the following summation of life insurance distributions in 1929 by insurance organizations operating in the United States and Canada and the United States Veterans Bureau and the Returned Soldiers Insurance of Canada.

1. Death Claims, matured endowments, annuities, disability claims and additional accidental death benefits.....\$1,261,102,169
2. Payments for premium savings (dividends to policyholders) and for lapsed, surrendered and purchased policies..... 936,380,405

Total (Items 1 and 2).....\$2,197,482,574

Total in 1928..... 2,057,038,892

Gain\$ 140,443,682

claims. This huge sum went a long way in compensating for the huge annual economic loss due to illness.

The double indemnity clause of a life insurance policy is not always given due appreciation because of the trivial premium charged for it. However, total payments under the double indemnity clause made by life insurance companies in 1929, amounted to \$20,334,090. This is an exceptional gain, being 67

The bulk of the line was written in 1925, so that only four premiums had been paid. Mr. Ward was in perfect health at the time of taking out the policies and his application was approved by all the American companies participating without question. On Feb. 7, 1929, he was found dead in his office, the result of a heart attack.

T. E. Houston, of Cincinnati and Elkhorn, W. Va., a very prominent coal man,

WILLIAM B. WARD, president of the Ward Baking Company and a resident of New Rochelle, N. Y., probably carried the largest amount of life insurance of any man whose death occurred in 1929. Estimates of his insurance run as high as \$6,000,000. At his death the publicity on his life insurance was minimized, those interested feeling emphatically that it was a private matter and the life insurance companies apparently felt bound to respect their wishes. Thus it is impossible to compile the information on his policies from insurance sources. However, it is known that there were some large policies in a number of companies. A line of that size is a subject of more or less confidential but probably accurate gossip and it seems safe to say that the amount was not less than \$5,000,000.

left \$1,845,048 in life insurance, the second largest death claim in 1929. Mr. Houston carried the bulk of this total since 1919, when he took out \$500,000 personal insurance on the 10-payment life plan and \$1,250,000 on the 20-payment life plan for the corporations with which he was identified.

In commenting upon business insurance policies, Mr. Houston once said: "My associates really take no active part in the corporation, the management or the business; I have felt that there might possibly come immediately following my death on account of the details and policies of our corporation having all been handled by me, a short interval required by my successor to gather together the loose ends which might exist. It is simply a business matter as I approached it of insurance against that period. I consider it my duty to my associates to prevent as far as possible any confusion or upheaval that might follow my passing away."

ALEXIS ROMM, of Mt. Vernon, N. Y., a suburb of New York City, carried slightly over \$1,000,000 which came due in 1929, as a result of suicide, though no reason for self-death could be found. He was in perfect health, his financial condition was perfectly sound, he had been married only a month. His policies, in a large part, had only passed the two-year limit at the time of his death. Mr. Romm was a Russian Jew, who had attained success in business in this country. He was president and treasurer of the Park Iron Works and active also in the real estate business. He started taking out his large line of insurance in 1925, with a policy for \$150,000. In 1925 he added three policies for an aggregate of \$450,000. Another \$250,000 was added in 1927. Practically all of this was on the term plan and but two premiums had been paid on much of it.

CHARLES C. WALBRIDGE, of Philadelphia, and Joseph W. Walt, of Los Angeles and Pasadena, came next among the large payments with \$900,993 and \$900,000 respectively. Mr. Walt was formerly president of the Union Automobile Insurance Company and it is thought that a large proportion of his insurance went to his company.

There were three in the \$800,000 class: Paul Gray, of Detroit, with \$890,000; Charles D. Parks, of Danbury, with \$845,000, and Thomas E. Byrd, of Asheville, N. C., with \$836,000. Mr. Byrd was formerly general agent for the Volunteer State Life Insurance Company. He was also in the mortgage loan business. He had paid only three annual premiums on \$500,000 of the life insurance which he had taken out in 1927.

Henry W. Wendt, of Buffalo, left \$750,000 in life insurance, Ira Lewis of Far Rockaway, N. Y., left \$675,000, and Joseph B. Greenwald of Chicago left \$660,000. There were three others who left more than \$500,000 in life insurance in 1929: Horace J. Harding, Rumson, N. Y., with \$575,080; Aron Borstein, Gary, Ind., with \$555,000, and George L. Miller, Ponca City, Okla., with \$515,000. Mr. Borstein was a prominent figure in the Gary real estate world and much of his insurance covered loans in connection with mortgages. Benjamin L. Somer, of Peoria, Ill., and Nathan M. Berk, of Akron, Ohio, narrowly missed the half million mark with \$499,000 and \$490,000 respectively.

MERE volume in life insurance payments does not mean as much to the general public as the fact that the payments are doing actual good and are going to needy dependents at the death of the average man. Although the large payments like those to the Ward and Houston estates are interesting and

impressive, the bulk of the life insurance payments are for smaller sums.

In 1929 the payments of \$30,000 or more accounted for only \$62,087,118, or less than 3 percent of the grand total of \$2,197,482,574. This proves that the great bulk of life insurance protection is held by the man of small means.

Subtracting all the payments of \$30,000 or more in 1929, which amounted to \$62,087,118, the grand total of \$2,197,482,574 is hardly affected, the remainder being \$2,135,395,456. That the smaller payments are representing more and more of the annual grand total is evidenced by the fact that in 1928 the \$30,000 or more class accounted for \$85,362,000, while in 1929 these large payments amounted to only \$62,087,118, or 25 percent less.

Although \$140,443,682 more was paid by

Statement by the Publishers

The information given in this "Life Payments Localized" issue is as nearly accurate as the information available permits. However, we cannot vouch for the completeness, correctness or truth of any statements or figures which are printed herein. We know that our information is not wholly complete, as a result of which there will be omissions. We feel it proper to call these points to the attention of our readers that they may not in any case be led into the error of stating that our information is complete.

Over 150 of the leading companies of the country cooperated to make this compilation possible by furnishing reports of their claim payments. Other sources were the official state insurance reports showing the totals paid in the various states.

In many cases of individual claim payment reports the actual amounts were considerably larger than the amounts given herein for the reason that nonreporting companies to the service may have been on the risks. These reports in all cases are therefore conservative.

The totals for cities are estimates made up by assuming a certain percentage of unreported claims, based on the proportionate population which the cities bear to that of their states, the totals for which are in most cases official.

The life companies in 1929 than in 1928 there were only 150 claims of \$100,000 or more last year compared with 205 in 1928, or 55 less. The payments made on death claims of \$500,000 or more in 1929 totaled \$15,966,921, while the previous year this class represented \$28,176,000 of the grand total.

The \$100,000 or more class in 1929 represented only \$45,420,559 of the grand total, or less than a third of the gain in payments over 1928.

NEW YORK led all the states in the volume of payments to life insurance beneficiaries and policyholders in 1929 with a total of \$374,500,000 compared with \$327,500,000 in 1928. Illinois passed Pennsylvania in 1929 and had a total of \$188,500,000 life distributions compared with Pennsylvania's \$174,500,000. In 1928 Pennsylvania had \$180,000,000 and Illinois \$173,000,000. Ohio was fourth with \$122,500,000. California with \$102,400,000 and Massachusetts with \$100,000,000 were the

only other states with a nine figure total. Last year both California and Massachusetts were below the \$100,000,000 mark, California making a huge gain from \$81,300,000 in 1928 to its present 1929 total of \$102,400,000.

Wyoming with \$1,785,000 in payments and Nevada with \$890,000, brought up the rear among the states.

The total life insurance payments in Canada amounted to \$87,000,000 in 1929.

THERE were 124 cities in the United States and Canada in which life insurance payments amounted to \$1,000,000,000 or more in 1929. Of that number 16 of the cities had totals of more than \$10,000,000. New York led the van with \$158,400,000, Chicago coming second with \$113,119,506. Philadelphia with \$44,402,001 was third, Brooklyn with \$37,360,000 and Detroit with \$25,061,791 came fourth and fifth.

Cleveland and Pittsburgh were close rivals with \$22,614,169 for the former and \$22,075,087 for the latter. Los Angeles came next with \$21,402,392, St. Louis following with \$20,470,000. Baltimore, with \$17,410,756, Cincinnati with \$16,198,300, and Buffalo with \$15,240,000 are the remaining cities in the \$15,000,000 or better class. There were four cities ranking between \$10,000,000 and \$15,000,000; San Francisco, \$12,052,526; Toronto, \$11,150,000; Boston, \$10,954,087 and Minneapolis \$10,250,425. There were 16 cities in the \$5,000,000 to \$10,000,000 class, led by Montreal, with Washington, D. C., second and Kansas City, Mo., third, followed by Newark, Rochester, N. Y., Atlanta, Milwaukee, Portland, Ore., New Orleans, Columbus, O., Indianapolis, Toledo, New Rochelle, N. Y., Seattle, Providence and Des Moines. There are 11 cities in the \$4,000,000 classification, headed by Richmond and followed by Omaha, Syracuse, Louisville, Denver, Hartford, Memphis, Dallas, San Antonio, New Haven, with Springfield, Ill., bringing up the rear.

There were three large claims on the lives of women dying in 1929. Margaret P. Campbell of Denver left \$140,000 in life insurance, Alice Rugh of Cedar Rapids, Iowa, \$40,000, and Hattie Saper of New York, \$35,000.

AT the end of 1929 according to the Unique Manual Digest, the legal reserve life insurance companies in the United States and Canada had a total of \$18,565,012,535 in assets compared with \$16,895,241,512 in 1928. The total insurance in force at the end of 1929 was \$107,589,973,126 made up of \$80,000,000,000 of ordinary, nearly \$10,000,000,000 of group, over \$17,500,000,000 of industrial, representing the business of 304 companies. In 1929, \$22,868,231,276 of new life insurance was written and a gain was made in insurance in force of \$8,491,618,012.

ONE of the noteworthy developments of the life insurance business is the growing popularity of the life insurance trusts. It has been estimated by the American Banker's Association that \$1,200,000,000 in life insurance trusts were created in 1929, making a grand total of \$2,500,000,000 of insurance under trust agreements. In 1929, 71 percent more insurance was trusted than in 1928 and 367 percent more than in 1927.

THE vast sum paid life insurance policyholders and beneficiaries in 1929 amounting to \$2,197,482,574 nearly equals the United States government's income and profits tax returns of \$2,330,700,000 in 1929, while it is over half the federal government's receipts of \$4,033,300,000 from all sources. The total wages paid to employees in the automobile industry in 1929 amounted to only a little more than one-third of the life insurance payments shown in this issue.

Ward Claim Heads Large Individual Payments Made Last Year

**Tabulation Shows 14 Life Insurance Claims Over \$500,000—
150 Over \$100,000—573 Receiving \$30,000
or More are Ranked**

William B. Ward, New Rochelle, N. Y., and N. Y. \$5,000,000
Thomas E. Houston, Cincinnati and Elkhorn, W. Va. 1,845,048
Alexis Romm, Mount Vernon, N. Y. 1,020,000

Charles C. Walbridge, Philadelphia 900,793
Joseph W. Walt, Los Angeles and Pasadena, Cal. 900,000
Paul R. Gray, Detroit 890,000
Charles D. Parks, Danbury, Conn. 845,000
Thomas E. Byrd, Asheville, N. C. 836,000
Henry W. Wendt, Buffalo 750,000
Ira Lewis, Far Rockaway, N. Y. 675,000
Joseph B. Greenwald, Chicago 660,000
Horace J. Harding, Rumson, N. Y. 575,080
Aron Bornstein, Gary, Ind. 555,000
George L. Miller, Ponca City, Okla. 515,000

Benjamin L. Somer, Peoria, Ill. 499,000
Nathan M. Berk, Akron, Ohio 490,000
John Blacksher, Mobile, Ala. 460,000
Clarence D. Robinson, Fairmount, W. Va. 418,500
Cecil C. Vaughan, Franklin, Va. 400,000
James W. Oliver, Swickley, Pa. 395,000
Irwin R. Heibroner, New York 395,000
James Elliott, Pelham, N. Y. 390,000
Samuel Wacht, Montreal, P. Q. 385,000
William C. Gewin, Birmingham, Ala. 373,398
Arthur Rosenthal, New York 355,000
George D. Campbell, San Antonio, Tex. 342,000
Charles De Pass Jones, Lancaster, S. C. 335,000
Woodford Copeland, Fort Pierce and Coral Gable, Fla. 328,500
Adolph Engel, New York 300,000
James Harris, Toronto, Ont. 300,000

Louis J. Nadler, Pittsburgh, Pa. 295,040
Benjamin Hardaway, Columbus, O. 286,212
Frederick Block, New York 284,000
Charles L. Greenebaum, New York 280,000
Willis Arthur Mation, Irondequoit, N. Y. 270,000
Charles B. Mosher, Dunkirk, N. Y. 255,000
John A. Sevanson, Omaha 250,000
Frank McDermand, Kansas City, Mo. 250,000
John E. Weissenfluh, Scranton, Pa. 242,050
James R. Clarke, Atlanta, Ga. 241,000
Ashbel Hubbard, Mobile, Ala. 238,500
Homer H. Johnson, Kenilworth, Ill. 236,025
William D. B. Alexander, Shaker Hgts., Ohio 230,000
Burton C. Downing, Little Silver, N. J. 230,000
Hugh B. Sproul, Augusta County, Va. 225,000
Malcolm Meacham, New York 224,300
Breckenridge S. Walker, Breckenridge, Tex. 220,000
Thomas Costigan, New York 220,000
Louis P. Hoster, Columbus, O. 217,000
Ferdinand N. Monjo, Stamford, Conn. 200,000

Eugene Falk, Buffalo 200,000
Huber G. Smith, Big Springs, Tex. 206,396
Milton J. Sloss, Elkins Park, Pa. 195,328
St. Elmo M. Massengale, Atlanta 195,000
Charles A. Ogren, Mount Vernon, N. Y. 194,000
Andrew J. Casey, Scranton, Pa. 193,600
Raymond Visscher, Holland, Mich. 192,000
John W. Lieb, New Rochelle, N. Y. 190,000
Francis M. Wilson, Newton Centre, Mass. 189,057

Charles Franenthal, Conway, Ark. 156,626
Albert S. Johnson, Shreveport 155,099
Moitz Ross, New York 155,000
Arthur W. Seidenstick, Hamilton, O. 155,000
Frank H. Teagle, Cleveland 155,000
Arch A. Wilson, Wheeling 153,730
Robert E. Dickinson, Memphis 150,000
Snowdon Parlette, Oklahoma City 144,000
James D. Winchell, Philadelphia 143,888
Russell R. Kohr, New Cumberland, Pa. 142,640
Hugo V. Loeur, Mamaroneck, N. Y. 142,000

Charles H. Whitney, New York 125,000
Gustav J. Lange, Eau Claire, Wis. 124,984
John T. Betts, St. Louis 123,000
Max Weiner, Pittsburgh 121,000
Clyde Gibbs, Tyler, Tex. 120,000
Gordon E. Greenfield, Little Rock 117,000
Alex L. Younger, Oklahoma City 116,500
David L. Lustig, Manhattan Beach, N. Y. 115,500
Francis M. Brown, Miami 115,129
Lewis Edw. Nelson, Hendricks, Minn. 114,500
Creed Judson Pearson, St. Albans, W. Va. 113,771
Ernest Reiner, New York 113,000
Howard Pettis, Medina, N. Y. 110,943
Briton Madden, New York 110,000
Joseph S. Otts, New Orleans 110,000
Frank L. Schneider, Coney Island, N. Y. 110,000

Charles B. Moore, Evanston, Ill. 108,550
Thomas B. Saunders, Fort Worth 107,500
William Rutenburg, Brooklyn 107,000
Eugene H. Angert, St. Louis 106,800
Fred H. Wilson, Palatka, Fla. 105,527
Frank Kempf, Buffalo 105,000
Najeeb E. Halaby, Dallas 105,000
Robert J. Wiggs, Demopolis, Ala. 105,000
William Martin, St. Louis 102,500
Edwin L. Balyeat, Mansfield, O. 102,000
James M. Parker, Mission Hills, Kan. 102,000
Joseph A. Lynch, Ridgwood, N. J. 101,600
Edward E. Cammon, Minneapolis 100,451
E. D. R. Wellis, Brooklyn 100,000
Frederick E. Thompson, Los Angeles 100,000
John G. Rogers, Frankfort, Ky. 100,000
William Rose, Kansas City, Mo. 100,000
Daniel Mc K. Paulson, Larchmont, N. Y. 100,000
Louis J. Mueller, Milwaukee 100,000
Charles F. Flynn, Coral Gable, Fla. 100,000
Charles H. Doelger, Milwaukee 100,000
Robert B. Alling, Detroit 100,000

George S. Walsh, Buffalo, Kan. 99,750
Roy F. Williams, Nashville 97,500
John Howard Gay, Philadelphia 96,000
William J. Donelan, Ottumwa, Ia. 96,000
Samuel Barnett, Hoboken 95,500
James T. Franey, Kansas City, Mo. 95,000
Ralph W. Pierce, Buffalo 95,000
William E. Wilder, Toronto 94,500
Winley S. Bumbaugh, Monessen, Pa. 93,000
Max Kappell, Brooklyn 91,500
Walter A. Windsor, Point Pleasant 91,000
Thomas Deacon Delahay, Brockville, Ont. 94,405

(CONTINUED ON NEXT PAGE)

Individual Payments in 1929 of Half Million or More

William B. Ward, New York and New Rochelle, N. Y. (Estimated) \$5,000,000
Thomas E. Houston, Cincinnati and Elkhorn, W. Va. 1,845,048
Alexis Romm, Mount Vernon, N. Y. 1,020,000
Charles C. Walbridge, Philadelphia 900,793
Joseph W. Walt, Los Angeles and Pasadena, Cal. 900,000
Paul R. Gray, Detroit 890,000
Charles D. Parks, Danbury, Conn. 845,000
Thomas E. Byrd, Asheville, N. C. 836,000
Henry W. Wendt, Buffalo 750,000
Ira Lewis, Far Rockaway, N. Y. 675,000
Joseph B. Greenwald, Chicago 660,000
Horace J. Harding, Rumson, N. Y. 575,080
Aron Bornstein, Gary, Ind. 555,000
George L. Miller, Ponca City, Okla. 515,000

Harry Katzinger, Yonkers 186,500
Thomas T. Young, Baltimore 184,000
George Feldman, Detroit 178,000
John C. Eden, Seattle 177,000
Samuel Garber, St. Louis 177,000
J. Maxime Martineau, Montreal 176,308
Eugene W. Baer, Lehigh, Pa. 176,310
David M. Lighton, Kansas City, Mo. 173,340
Albert J. Loeffler, Pittsburgh 172,000
Israel Richman, Washington, Pa. 170,000
Thomas L. Moore, Richmond 170,000
Robert C. Silvers, Waco 165,000
Mosley Wilson Hardy, Little Rock, Ark. 165,000
Max R. Engel, New York 162,000
Warren Packard, Grosse Point, Mich. 160,000
Christian A. Dantz, Baltimore 158,606
Stephen L. Cobb, Minneapolis 157,000

Margaret P. Campbell, Denver 140,000
Eugene B. Gimbal, San Francisco 140,000
William O. Minston, Jr., Minneapolis 140,000
Lemuel B. Patterson, Statesville, N. C. 139,000
Edward F. Berkner, Minneapolis 137,000
Asa Candler, Atlanta 134,459
John Wahlen, Port Arthur, Ont., Canada 134,250
Joseph H. Self, Kirksey, S. C. 132,300
Nathan W. Hendry, New Haven 130,000
Lawrence D. Tyson, Knoxville, Tenn. 130,000
Woodford Copeland, Elmira 128,500
Ralph L. Bell, Los Angeles 127,000
William E. Frick, Sewickley, Pa. 127,000
Lee Hagan, Atlanta 126,000
Wm. A. MacKenzie, Leesburg, Fla. 125,000

*Estimated.

John R. Collins, Nowata, Okla.

(CONTINUED ON NEXT PAGE)

Large Payments—Continued

Emil John Kumble, Alexander, Ill.	45,000
Theodore Meyer, Elkins Park, Pa.	45,000
E. J. Neathery, Sherman, Tex.	45,000
William F. Lerch, Hollywood, Cal.	45,000
Edward Selmon, Cleveland, O.	44,000
Henry C. Mesch, Kiel, Wis.	44,000
William H. Bone, Columbus, O.	44,000
Raphael Schulman, Malden, Mass.	44,070
Edward Wilder, Kansas City, Mo.	44,500
Arthur W. Balfanz, Abilene, Tex.	44,500
Sigmund Kaufman, Chicago	44,500
Percy Theodore Roberts, Winnipeg, Manitoba	44,500
Edmund A. Wolf, Dennison, O.	43,000
Hal W. Mochalk, Tiffin, O.	43,000
Abraham Levene, Baltimore	43,000
Jesse A. Hilliard, Youngstown	43,000
John W. Hancock, Long Beach, Cal.	43,000
Arthur Abramson, Rockford, Ill.	43,000
Adolphus Meier, St. Louis	42,800
William Henry Zeigler, York, Pa.	42,728
George Hovorkamp, Jr., Stapleton, N. Y.	42,608
Jefferson D. Block, Paragould, Ark.	42,600
Thomas J. Anderson, Atlanta	42,500
Henry E. Bateman, Charleston, O.	42,500
Frederick W. Bush, Athens, O.	42,135
Norace G. Eakins, Wynnewood, Pa.	42,000
Myron P. Graham, Chicago	42,000
Carl W. Isenberg, Wilmington	42,000
Benjamin I. Schaffer, New York	42,000
Harley F. Lawrence, Evergreen, Ala.	42,000
Arthur Johnson, Chicago	41,570
Nathan Blumrosen, Pontiac, Mich.	41,203
Charles Robert Beckley, Harrisburg, Pa.	41,150
George W. Prior, Los Angeles	41,000
Elmer E. McKee, Philadelphia	41,000
Harry Klaholdt, Springfield, Ill.	41,000
Merton S. Hillman, Minneapolis	41,000
Oscar G. Sonneck, New York	40,631
James F. Ford, Coeburn, Va.	40,565
James F. Whelan, Dayton	40,500
Arnold Tucker, Kansas City, Mo.	40,500
Joseph C. Avellone, Cleveland	40,270
George M. Billings, Long Beach, Cal.	40,000
Arthur L. Bergida, Richmond Hill, N. Y.	40,000
John B. Comer, Aurora, Ill.	40,000
Ellsworth J. Cullen, Danvers, Mass.	40,000
Daniel M. Edwards, Syracuse	40,000
Clarence D. Erlwine, Scottsdale, Pa.	40,000
Ben W. Ely, Victoria, Tex.	40,000
Albert G. Felt, Stapleton, N. Y.	40,000
Arturo Guajardo, San Diego	40,000
John Graf, Milwaukee	40,000
William P. Hardwicke, Albuquerque	40,000
Francis A. Hare, Washington, Pa.	40,000
Anthony R. Kuser, Bernardsville, N. J.	40,000
Paul Leendertz, New York	40,000
Archibald McPherson, Highland Park, Ill.	40,000
Henry J. McKay, Wausau, Wis.	40,000
Albert B. Moore, La Grange, Ill.	40,000
Max Newberger, New York	40,000
Jacob L. Pittenger, Freehold, N. J.	40,000
Alice Rugh, Cedar Rapids, Mich.	40,000
William E. Slangenhoupt, Wilkesburg, Pa.	40,000
Henry Strelitz, Marion, O.	40,000

Charles H. Sullivan, Chicago	40,000
Marmaduke Ward, Shreveport	40,000
Church A. William, Pittsburgh	40,000
Charles E. Sohngen, Hamilton, O.	39,500
Charles Teutenberg, St. Louis	39,000
William Wallace, Spartonburg, S. C.	39,000
Henry Wirtschafter, Trenton	39,000
Edward F. Gerber, Akron	39,000
Stephen S. Polaki, Ashton, Neb.	38,441
John F. Conroy, E. Orange, N. J.	38,000
Royal A. Ferris, Dallas	38,000
John J. Hughston, Florence, Ala.	38,000
Harry L. Levy, Springfield, O.	38,000
Alvin C. Johnson, Tulsa	37,995
Frank Smith, Chicago	37,641
Ernest I. Mainwaring, Winona, Minn.	37,570
D. T. Gillicuddy, Mount Vernon, N. Y.	37,500
William D. Hogan, Knoxville	37,500

Thomas Taggart, French Lick, Ind.	36,000
Harry S. Binswanger, Richmond, Va.	35,500
Edward Feeney, Cornith, N. Y.	35,500
Omer H. Rehner, Toledo	35,420
Ray Lee Grant Keller, Dallas	35,267
William Manly Baker, Burlington, N. C.	35,165
Philip J. Bowers, South Orange, N. J.	35,000
Paul Burlingame, Louisville	35,000
Eugene W. Clark, Fort Worth	35,000
Jacob Eisenberg, Brooklyn	35,000
James H. Ellwood, Jr., Sharon Hill, Pa.	35,000
John A. Heek, Philadelphia	35,000
William A. Kapps, Spokane, Wash.	35,000
Hyman Kaplan, Hartford	35,000
Mulford Morris, Wilkes-Barre, Pa.	35,000
Arthur Vane Lester, Dayton	35,000
Robert F. Notley, Altoona, Pa.	35,000

Rea F. Bertche, Cherryvale, Kan.	33,128
Herman N. Arens, Indianapolis	33,100
Leonard L. Klein, Oklahoma City	33,031
J. A. Houston, Spokane	32,860
Thomas C. McRae, Little Rock	32,706
William J. Golightly, Kokomo, Ind.	32,500
Charles Hoertel, High Point, N. C.	32,500
Charles Stailey, Columbus	32,500
Martin L. Bailey, Erwin, Tenn.	32,300
Charles Keller, San Antonio, Tex.	32,018
Webster E. Brown, Rhineland, Wis.	32,000
Robert E. Davis, Tulsa	32,000
Charles Mansfield, Donnellson, Ill.	32,000
Crawford J. Nelson, Drexel Hill, Pa.	32,000
Moses Rothschild, Savannah	32,000
James B. Smith, Louisville	32,000
Edwin J. Todd, Sioux Falls, S. D.	32,000
Calvert T. Roszell, Lexington	31,968
Louis P. Kloppling, Sergeant Bluff, Ia.	31,098
Daniel M. Eisenhour, Ludenburg, New Brunswick	31,000
Torrance Fiske, Minneapolis	31,000
Karl L. Hanson, Connorsville, Ind.	31,000
Joseph Jacobs, Philadelphia	31,000
J. Albert Rodgers, Pittsburgh	31,000
James Sobolik, Cresco, Ia.	31,000
Scott W. Wilson, Ironton, O.	31,000
Edward E. Morris, Hunt, Tex.	30,899
Danson Isley, Morristown, Tenn.	30,560
Frederick Rowley, Chicago	30,500
George H. Skinner, Waupaca, Wis.	30,500
Anderson C. Sibley, Augusta, Ga.	30,500
James E. Sadlier, Long Beach, Cal.	30,400
Wilson Wallace, Buffalo	30,287
Walter T. Thomas, Fort Myers	30,076
Clark E. Bordner, Canton	30,000
Eugene Scrudate, Pittston, Pa.	30,000

Financial Structure of Legal Reserve Life Insurance Companies Compared

	Dec. 31, 1929 *	Dec. 31, 1928 **
New Premiums	\$ 524,912,614	\$ 499,751,859
Renewal Premiums	2,355,235,351	2,101,347,737
Industrial Premiums	686,059,731	605,874,160
Total Premium Income	3,566,207,696	3,206,973,756
Total Paid Policyholders	2,073,589,285	1,785,004,309
New Business	22,868,231,276	21,098,832,916
Net Gain in Force	8,491,618,012	8,914,623,815
Total Insurance in Force:		
Ordinary	80,260,085,777	74,787,229,388
Group	9,662,232,144	8,034,975,231
Industrial	17,667,655,205	16,343,220,901
Total	107,589,973,126	99,165,425,520
Admitted Assets	18,565,012,535	16,895,241,512
Capital	164,343,036	149,726,951
Unassigned Funds	718,351,527	701,470,381
Contingency (Surplus Funds Set Aside)	422,457,725	416,935,687

*304 Companies. **287 Companies

—From the Unique Manual-Digest, 1930

Daniel Killeher, Seattle	37,500
John Schwetzgehel, Kansas City, Mo.	37,500
Ernest A. Rose, Akron	37,177
William P. Kerr, Boston	37,060
Victor H. Nobis, New Richmond, O.	37,025
Charles H. Long, Clinton County, Pa.	37,000
David Koon, Providence	37,000
Mark R. Parsello, Atlantic City	37,000
Moses C. Winston, Warren, N. C.	37,000
James M. Kelley, Jr., Omaha	36,556
John H. Peak, Louisville	36,500
John E. Streigel, North Tonnawanda, N. Y.	36,340
Joshua L. Halbert, Corsicana, Tex.	36,150
Samuel Johnson, Hubbard, Tex.	36,089
Irvin G. Fidler, Tulsa	36,000
Edward Joseph Healey, Fort Worth	36,000
George L. Miller, Carroll, Ia.	36,000
Harrison P. Simpson, Beulah, Miss.	36,000
Gaines P. Sledge, Champaign, Ill.	36,000

Nathaniel M. Pickett, Madison, N. C.	35,000
George H. Ross, Modestown, Va.	35,000
Hattie Saper, New York	35,000
Spencer F. Swain, Eggertsville, N. Y.	35,000
Arthur L. Warthen, Front Royal, Va.	35,000
Arthur Rexford Willis, New Vern, N. C.	35,000
Herman J. Wunderlich, South Orange City, N. J.	34,810
Julius Newman, Hinsdale, Ill.	34,500
George N. Wilson, Dallas	34,500
Lloyd J. Noaker, Canton, O.	34,400
James H. Van Buren, Ann Arbor, Mich.	34,151
Thomas Beckwith, Chicago	34,000
Leigh A. Lumbard, Des Moines	34,000
Robert B. Oliver, Little Rock	34,000
Eli Redelsheimer, Nashville	34,000
Charles H. Wright, Wolfville, Nova Scotia	34,000
Ernest F. Goodwin, Ypsilanti, Mich.	33,517
Orange E. White, Little Rock	33,500

Insurance Conserves Estates

THE use of life insurance in conserving estates is well illustrated in the inventory of the estate of the late J. Harry Selz, president of Selz, Schwab & Co., Chicago shoe manufacturers, which has been made to the probate court. The inventory estimates the present value of the estate, which is largely in stocks, at \$2,000,000. At the time the will was filed before the stock market crash the estate was said to be worth about \$3,275,000. The basis on which inheritance taxes will be fixed is the actual value on the day of death. Thus it will be seen that on account of the stock market crash the depreciation from day of death to day of filing the inventory caused a shrinkage of \$1,275,000. The stocks are of the standard kind. They, however, were greatly affected by the financial cyclone which swept through the entire list.

Mr. Selz owned such stocks as the American Telephone & Telegraph, Chicago City Railways, Commonwealth Edison, Illinois Central Railroad, Continental Illinois Bank & Trust Co., International Harvester, New York Central Railroad, Pullman Company, Sears-Roebuck Company, Standard Oil Company and Western Union.

The inventory shows \$50,000 in life insurance. In a case of this kind life insurance would have gone far to keep the estate intact. Perhaps this is one of the best examples to demonstrate how an estate may be affected and a material shrinkage result when the creator was helpless.

Interesting Sidelights on Some Large Death Claims Paid in 1929

T. E. HOUSTON, prominent coal man of Cincinnati and Elkhorn, W. Va., who left \$1,845,048 of life insurance when he died in March, 1929, was a firm believer in business insurance. As the executive head of a number of coal corporations in 1919 he took out \$1,250,000 life insurance on the 20-payment plan in favor of his business interests. Mr. Houston thought that the insurance was needed to help in the readjustment and rearrangement period following his death.

Insurance Aids Successor When Manager Dies

"On account of the details and policies of our corporation having all been handled by me," he said, "the short interval or period required by my successor to gather together the loose ends immediately following my death might exist. He will also have to accommodate and acquaint himself and his organization with the circumstances that will arise and the business problems confronting him, as may have been the case heretofore. I consider it my duty to my associates to prevent as far as possible any confusion or upheaval that might follow my passing away." Mr. Houston left an estate estimated at from \$5,000,000 to \$7,000,000.

JAMES D. WINCHELL, Philadelphia real estate man, left \$143,888 life insurance when he died. He was a very conservative, careful business man, and a great believer in life insurance. His idea in carrying life insurance was that in event of his death, a sufficient amount of cash would be available so that his real estate investments in central Philadelphia real estate need not be disturbed for lack of ready cash.

His first insurance was taken out in 1912; then \$50,000 in 1919, \$25,000 in 1923, and his last insurance, \$20,000, in 1925. With the exception of \$2,500, his insurance was on the ordinary life plan.

THE insurance on the life of the late Albert Sidney Johnson of Shreveport, La., totaled \$155,099. Mr. Johnson was president of the Mansfield Hardwood Lumber Company, with properties in Louisiana and Arkansas. He was a firm believer in life insurance in every sense of the word. A large portion of his life insurance was left to his estate, and the balance was left to a minor daughter and his wife. His daughter's money has been put in good, dividend paying bonds. The interest on the bonds will be used in her education until she comes of age. One hundred thousand dollars of this insurance was a 10-year endowment policy that had been carried six years—the balance was ordinary life, which had been carried for many years. The insurance left to the estate put it in splendid shape. Mr. Johnson's son is following in his footsteps and is carrying a large amount of insurance, the greater part of it made payable to his estate.

Lumberman Was Firm Believer in Insurance

His first insurance was taken out in 1912; then \$50,000 in 1919, \$25,000 in 1923, and his last insurance, \$20,000, in 1925. With the exception of \$2,500, his insurance was on the ordinary life plan.

ASA G. CANDLER of Atlanta, Ga., was one of the most prominent life insurance policyholders to die in 1929. Mr. Candler was the organizer and owner of the Coca-Cola Company until he sold the control about 1919. Most of his business career was centered around the Coca-Cola Company. He amassed a fortune of about \$30,000,000 or \$40,000,000 and he was also a large owner of Atlanta real estate. He was a prominent citizen, being mayor of Atlanta at one time. He made large donations to many worth while organizations, the principal ones being Emory University and Wesley Memorial Hospital in Atlanta.

Mr. Candler was always a firm believer in life insurance and started to buy comparatively large policies many years ago. Mr. Candler carried \$134,459 life insurance at the time of his death, one policy of \$50,000 having been taken out over 25 years ago. He probably would have had more insurance except for ill health in his later years. His insurance

is being used to a large extent in the payment of taxes and administration costs.

S. T. ELMO MASSENGALE, late dean of southern advertising men, left \$195,000 in life insurance. He lived in Atlanta and took an active part in the civic affairs, being one of the organizers of the chamber of commerce. Mr. Massengale was organizer and first president of the Association of Advertising Agents of the South, now the southern division of the American Association of Advertising Agents. He was identified with the advertising of the Coca Cola Company for many years.

Dean of "Ad" Men Had \$195,000 Life Insurance

ALTHOUGH leaving over \$117,000 in life insurance may mark a man as having been wealthy, it was not so in the case of an Arkansas planter who died in 1929. A policy for \$50,000 was carried on his life by a bank to which he owed money and upon which the bank paid the premiums. It was originally a ten year term policy but after carrying for seven years the bank changed it over to an ordinary life contract in 1926.

It is rumored that of the \$178,000 life insurance left by the late George Feldman of Detroit that \$50,000 was paid under the double indemnity clause on several of his policies.

LEMUEL B. PATTERSON of Statesville, N. C., who died in 1929, left \$139,000 in life insurance. He had varied business interests and beside being a hardware merchant, he owned considerable business property and about 1,500 acres of farm land.

Life Insurance Saves Estate for His Family

Since he was taking a number of chances in handling his various business interests he always said that he carried heavy life insurance so if anything happened to him it would protect and save his estate for his family and that is just what it did.

Unfortunately Mr. Patterson became heavily involved before his death and had it not been for his life insurance his entire estate would have been lost and his family would have been left without any-



THE value of a mother's care is beyond computation—there is absolutely nothing that can equal it. Every father should make certain that his children will have their mother's companionship regardless of whether he dies or becomes disabled before they are grown. Life insurance is the best family protection ever devised.

thing. His estate was estimated to be worth about \$250,000 and he had obligations of about \$200,000. The insurance reduced the indebtedness so his executor could save the estate for his family.

ARON BORNSTEIN of Gary, Ind., left \$555,000 in life insurance at his death, of which \$105,000 was payable direct to his wife, \$100,000 was set up as a reserve to meet any emergencies that might arise in the future in the management of a large apartment house building, and the balance assigned to various parties for direct loans in connection with mortgages.

Never Lapsed or Borrowed on Policies

His larger policies were on the ordinary life plan, while some of the older policies of lesser amounts were on the 20 payment life basis.

Two outstanding characteristics about Mr. Bornstein's life insurance were that he never lapsed a policy after it was once purchased and he never impaired the value by making loans thereon.

His life insurance served three purposes: for the direct welfare of his family, for the security of creditors and also for the creation of a fund to meet future losses that could occur in the management of real estate holdings.

ONE of the most interesting life insurance death claims paid in 1929 was on the life of a New York state publisher which amounted to over \$100,000. The publisher sold his newspaper for around \$1,000,000 and placed the money in a Florida land development which petered out in depression which hit that area about four years ago. He interested a number of his friends in the proposition and took out insurance a few years before his death to protect them, and most of the sums paid by the insurance companies went for that purpose. According to reports his wife and son who had always lived in luxury have only about \$20,000 left, although some say that he established an insurance trust fund for his wife of \$250,000 when he sold his publishing business.

Bad Investments Protected by Life Insurance

The whole story goes to show the value of life insurance as an investment and although it is tragic in this case that the principal did not leave his wife and son more life insurance, it is commendable to note his desire to protect the friends he had interested in his speculative investment. It should be a maxim of every speculator to duplicate each sum so invested with a like sum of life insurance.

ONE hundred and forty thousand dollars was paid on the life of Eugene B. Gimbal of San Francisco, who died in 1929. Mr. Gimbal was a candy manufacturer. One of the principal reasons for his buying life insurance was to stabilize the credit of his business. He also provided for a trust fund for his widow. One of his policies for \$80,000 was taken out only five years before his death.

THE late Thomas R. Byrd of Asheville, N. C., who left \$836,000 in life insurance, was a great believer in its value. Mr. Byrd was 41 years of age when he died. He had been general agent for the Volunteer State Life for ten years, having built up the second largest agency in the Volunteer organization.

Mortgage Loans Are Backed by Life Insurance

He was a man of extraordinary ability. In the last five years he organized three large mortgage loan companies and had become recognized as an outstanding financier. He encouraged the purchase of additional life insurance in connection with all mortgage loans. His \$500,000 in life insurance on the ordinary life plan, which he purchased in 1927 and on which he had only paid three annual premiums, played an important part in settling his estate.

His death occurred just prior to the stock market crash last fall and if it had not been for this large amount of life insurance it would have been necessary to sacrifice some of the large stocks and bonds, which Mr. Byrd owned, at a time when the market was at its worse.

Cities Ranked by Total Amounts Paid

Over 900 Receive More Than
\$100,000 in Life Insurance
Payments in 1929

First 25	
New York.....	\$158,400,000
Chicago.....	113,119,506
Philadelphia.....	44,402,001
Brooklyn.....	37,360,000
Detroit.....	25,061,791
Cleveland.....	22,614,169
Pittsburgh.....	22,075,087
Los Angeles.....	21,407,392
St. Louis.....	20,170,000
Baltimore.....	17,410,756
Cincinnati.....	16,198,300
Buffalo.....	15,240,000
San Francisco.....	12,052,526
Toronto.....	11,250,000
Boston.....	10,954,087
Minneapolis.....	10,250,425
Montreal.....	9,970,000
Washington, D.C.....	9,541,274
Kansas City, Mo.....	9,338,953
Newark.....	9,326,000
Rochester, N. Y.....	8,647,000
Atlanta.....	8,556,500
Milwaukee.....	8,136,588
Portland, Ore.....	6,690,000
New Orleans.....	6,098,030

26 to 50	
Columbus.....	6,083,779
Indianapolis.....	5,978,049
Toledo.....	5,888,476
New Rochelle, N. Y.....	5,764,000
Seattle.....	5,712,184
Providence.....	5,580,000
Des Moines.....	5,380,724
Richmond.....	4,095,600
Omaha.....	4,790,200
Syracuse.....	4,740,000
Louisville.....	4,709,601
Denver.....	4,698,294
Hartford.....	4,599,472
Memphis.....	4,525,106
Dallas.....	4,435,904
San Antonio.....	4,390,000
New Haven.....	4,290,945
Springfield, Ill.....	4,006,302
St. Paul.....	3,974,000
Yonkers, N. Y.....	3,800,000
Akron, O.....	3,714,400
Houston, Tex.....	3,691,000
Birmingham, Ala.....	3,573,000
Peoria, Ill.....	3,490,062
Scranton, Pa.....	3,396,047

51 to 75	
Paterson, N. J.....	3,160,000
Dayton, O.....	3,083,059
Sprokane, Wash.....	3,077,059
Nashville, Tenn.....	3,010,052
Grand Rapids, Mich.....	3,004,052
Pasadena, Calif.....	2,962,000
Jersey City, N. J.....	2,864,000
Albany, N. Y.....	2,740,000
East Orange, N.J.....	2,681,568
Oklahoma City, Okla.....	2,653,500
Worcester, Mass.....	2,610,794
Mount Vernon, N. Y.....	2,555,652
Springfield, Mass.....	2,317,386
Knoxville, Tenn.....	2,286,908
Oakland, Calif.....	2,278,906
Oak Park, Ill.....	2,254,790
Wheeling, W. Va.....	2,130,000
Little Rock, Ark.....	2,129,262
Youngstown, O.....	2,104,000
Evanston, Ill.....	2,056,298
Chattanooga, Tenn.....	2,047,370
Tulsa, Okla.....	2,040,000
Jacksonville, Fla.....	1,993,919
Fort Worth, Tex.....	1,989,000
Reading, Pa.....	1,970,076

76 to 100	
Miami, Fla.....	1,968,928
Gary, Ind.....	1,918,582
Charlotte, N. C.....	1,856,000
Elkhorn, W. Va.....	1,845,048
Duluth, Minn.....	1,785,444
Lake Forest, Ill.....	1,757,646
Charlottesville, Va.....	1,732,200
Norfolk, Va.....	1,726,660
Vancouver, B. C.....	1,718,000
Mobile, Ala.....	1,714,685
Long Beach, Calif.....	1,689,979
Macon, Ga.....	1,683,872
Berkeley, Calif.....	1,640,382
Tampa, Fla.....	1,629,348
Salt Lake City, Utah.....	1,600,000
Augusta, Ga.....	1,596,277
San Diego, Calif.....	1,566,000
Tacoma, Wash.....	1,555,653
Charleston, W. Va.....	1,487,600
Terre Haute, Ind.....	1,485,092
Wilmington, Del.....	1,468,282
Wilkes-Barre, Pa.....	1,414,147
Stamford, Conn.....	1,408,385
Danbury, Conn.....	1,402,540
Canton, O.....	1,380,400

101 to 125	
El Paso, Tex.....	1,350,000
Brookline, Mass.....	1,345,976
Johnstown, Pa.....	1,339,936
Evansville, Ind.....	1,336,798
Montclair, N. J.....	1,305,900
Erie, Pa.....	1,300,000
Huntington, W. Va.....	1,292,062
Portland, Me.....	1,286,410
Trenton, N. J.....	1,240,000
Lexington, Ky.....	1,182,309
St. Joseph, Mo.....	1,160,000
Bridgeport, Conn.....	1,153,760
Asheville, N. C.....	1,149,630
Sewickley, Pa.....	1,147,095
Rockford, Ill.....	1,142,064
Columbia, S. C.....	1,137,204
South Bend, Ind.....	1,136,081

126 to 150	
Fort Wayne, Ind.....	986,452
Kansas City, Kan.....	977,596
Springfield, O.....	960,000
Flint, Mich.....	940,566
Wilkinsburg, Pa.....	929,627
Tampa, Fla.....	916,700
Halifax, N. S.....	910,000
Lancaster, Pa.....	910,000
Williamsport, Pa.....	908,628
Elizabeth, N. J.....	904,000
Harrisburg, Pa.....	904,000
Hamilton, O.....	902,375
Binghamton, N. Y.....	902,000
Chester, Pa.....	896,000
Shreveport, La.....	892,027
Winston-Salem, N. C.....	870,085
Long Island City, N. Y.....	867,500
Lockport, N. Y.....	865,220
Aurora, Ill.....	863,596
Atlantic City, N. J.....	862,400
Columbus, Ga.....	846,151
Colorado Springs, Colo.....	839,600
Jamaica, N. Y.....	830,834
Ponca City, Okla.....	820,300
Schenectady, N. Y.....	820,000

151 to 175	
Oshkosh, Wis.....	814,648
Ottawa, Ont.....	808,000
Lakewood, O.....	805,588
Lima, O.....	811,937
Fairmount, W. Va.....	804,106

176 to 200	
Elgin, Ill.....	726,309
Joliet, Ill.....	723,752
Victoria, B. C.....	718,000
Dunkirk, N. Y.....	709,000
Dubuque, Ia.....	684,464
Stockton, Calif.....	655,700
Manchester, N. H.....	652,000
East St. Louis, Ill.....	651,286
Bronx, N. Y.....	651,000
Lincoln, Neb.....	650,200
Washington, Pa.....	649,520
Rumson, N. J.....	645,567
Edgewood, R. I.....	645,000
Allentown, Pa.....	644,000
Lafayette, Ind.....	634,451
Phoenix, Ariz.....	634,074
Covington, Ky.....	630,461
Marion, O.....	621,811
Albuquerque, N. M.....	620,700
Coral Gables, Fla.....	616,500
Mansfield, O.....	614,416
Waukegan, Ill.....	610,160
Montgomery, Ala.....	604,300
Jackson, Mich.....	599,160

201 to 225	
Holyoke, Mass.....	597,232
Hollywood, Calif.....	596,363
Alton, Ill.....	594,200
Moline, Ill.....	592,300
Hoboken, N. J.....	592,000
Utica, N. Y.....	592,000
McKeesport, Pa.....	590,000
Elkins Park, Pa.....	586,327
Hamilton, Ont.....	582,000
Calgary, Alta.....	580,000
Cambridge, Mass.....	572,000
Passaic, N. J.....	566,000
Westmount, Que.....	564,000
Greenville, S. C.....	560,000
Sioux Falls, S. D.....	559,000
Kokomo, Ind.....	553,295
New Bedford, Mass.....	542,000
Norwood, O.....	538,500
Springfield, Mo.....	535,400
Muncie, Ind.....	539,902
Kalamazoo, Mich.....	530,460
Mount Kisco, N. Y.....	528,000
London, Ont.....	527,000
Fall River, Mass.....	524,086
Orange, N. J.....	516,000

226 to 250	
Quebec, Que.....	514,000
New Britain, Conn.....	513,200
Racine, Wis.....	512,372
Camden, N. J.....	512,000
Troy, N. Y.....	512,000

251 to 275	
Lynchburg, Va.....	457,000
Haverhill, Mass.....	456,000
Astoria, Ore.....	450,000
Davenport, Ia.....	450,596
Jackson, Tenn.....	448,160
Jackson, O.....	448,000
New Castle, Pa.....	447,000
Parkersburg, W. Va.....	445,500
Holland, Mich.....	442,273
Middletown, Conn.....	439,440
Alexandria, La.....	436,380
Franklin, Va.....	431,000
San Jose, Calif.....	430,460
Beverly Hills, Calif.....	425,541
Yakima, Wash.....	423,763
Ogden, Utah.....	419,000
Cleveland Heights, O.....	417,424
Sandusky, O.....	416,600
Highland Park, Ill.....	411,417
Galveston, Tex.....	405,000
Lancaster, S. C.....	404,000
Olean, N. Y.....	404,000
Regina, Sask.....	404,000
Winchester, Mass.....	402,214
Appleton, Wis.....	402,000

276 to 300	
Bronxville, N. L.....	399,969
Lebanon, Pa.....	398,000
Sapulpa, Okla.....	394,200
Wilmington, N. C.....	392,319
Council Bluffs, Ia.....	389,700
Arlington, Mass.....	389,000
Albany, Ga.....	388,063
West Hartford, Conn.....	386,000
Austin, Tex.....	384,504
Shaker Heights, O.....	382,512
Swampscott, Mass.....	382,506
Newton Centre, Mass.....	382,419

Fifteen Cities Receiving Largest Totals of Payments

New York.....	\$158,400,000
Chicago.....	113,119,506
Philadelphia.....	44,402,001
Brooklyn.....	37,360,000
Detroit.....	25,061,791
Cleveland.....	22,614,169
Pittsburgh.....	22,075,087
Los Angeles.....	21,407,392
St. Louis.....	20,170,000
Baltimore.....	17,410,756
Cincinnati.....	16,198,300
Buffalo.....	15,240,000
San Francisco.....	12,052,526
Toronto.....	11,250,000
Boston.....	10,954,087

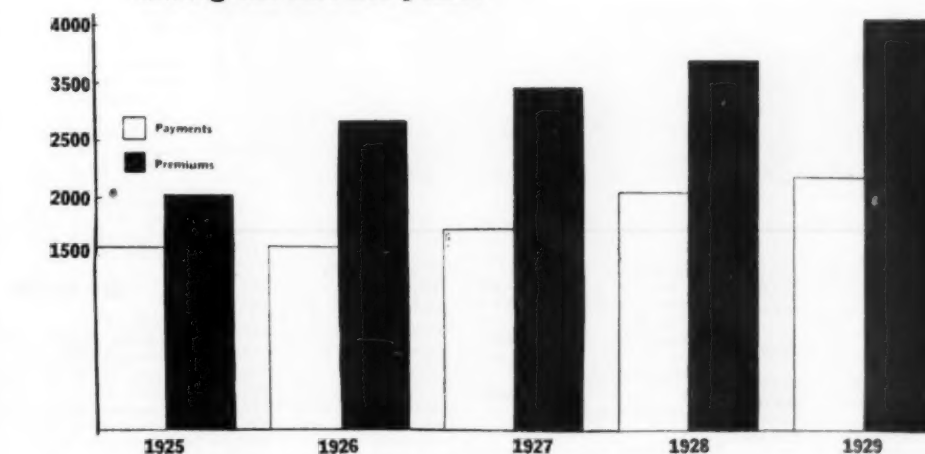
Green Bay, Wis.....	598,068
---------------------	---------

Lynn, Mass.....	508,846
South Orange, N. J.....	505,038
Fresno, Calif.....	502,000
Battle Creek, Mich.....	501,000
Bloomington, Ill.....	500,000
Edmonton, Alta.....	488,000
Butler, Pa.....	485,012
Portsmouth, O.....	484,000
Niagara Falls, N. Y.....	481,200
Ridgewood, N. J.....	480,852
Watertown, N. Y.....	480,000
Danville, Va.....	478,000
Hackensack, N. J.....	477,300
Glendale, Calif.....	472,230
Jackson, Miss.....	470,000
Pelham, N. Y.....	469,487
Salamanca, N. Y.....	467,300
Flushing, N. Y.....	465,900
Raleigh, N. C.....	461,000
Zanesville, O.....	460,000

Quebec, Que.....	514,000
New Britain, Conn.....	513,200
Racine, Wis.....	512,372
Camden, N. J.....	512,000
Troy, N. Y.....	512,000

Bronxville, N. L.....	399,969
Lebanon, Pa.....	398,000
Sapulpa, Okla.....	394,200
Wilmington, N. C.....	392,319
Council Bluffs, Ia.....	389,700
Arlington, Mass.....	389,000
Albany, Ga.....	388,063
West Hartford, Conn.....	386,000
Austin, Tex.....	384,504
Shaker Heights, O.....	382,512
Swampscott, Mass.....	382,506
Newton Centre, Mass.....	382,419

Life Insurance Premiums Paid and Payments to Policyholders during the last five years:



Muskegon, Mich.	380,000
Port Huron, Mich.	380,000
Fort Pierce, Fla.	379,500
Durham, N. C.	379,200
Selma, Ala.	374,800
Morristown, N. J.	369,134
Santa Monica, Calif.	369,000
Statesville, N. C.	368,704
Ventura, Calif.	365,400
Joplin, Mo.	365,200
Muskogee, Okla.	365,000
Fort Dodge, Ia.	363,875
Saint Joseph, Mich.	362,098

301 to 325

Lehigh, Pa.	361,672
Milton, Mass.	361,584
Greensboro, N. C.	361,200
New Brunswick, N. J.	360,400
Sherbrooke, Que.	360,000
Pine Bluff, Ark.	358,800
Sumter, S. C.	357,000
Haverford, Pa.	356,000
Meridian, Miss.	352,000
Grosse Pointe, Mich.	348,641
Manhattan Beach, N. Y.	345,720
Webster Grove, Mo.	341,000
Steuenville, O.	338,400
Fort Smith, Ark.	338,250
Wausau, Wis.	337,644
Glen Cove, N. Y.	337,200
Eau Claire, Wis.	336,000
Burlington, Vt.	332,000
Hutchison, Kan.	332,000
Mamaroneck, N. Y.	330,200
Highland Park, Mich.	330,000
Port Arthur, Ont.	330,000
Watertown, Mass.	326,000
Wilmette, Ill.	322,475
Amarillo, Tex.	321,096

326 to 350

Pawtucket, R. I.	328,000
Anderson, Ind.	321,400
Moultrie, Ga.	320,915
Yates Center, Kan.	320,000
Champaign, Ill.	318,200
Auburn, Me.	318,000
Beloit, Wis.	317,136
Kingston, N. Y.	316,000
Brockton, Mass.	314,000
Lowell, Mass.	314,000
Bartlesville, Okla.	313,400
Newport, Ky.	312,000
Sherman, Tex.	311,100
Newark, O.	310,400
Poughkeepsie, N. Y.	310,000
Alameda, Calif.	309,232
Red Bank, N. J.	306,300
Butte, Mont.	306,000
Chelsea, Mass.	304,000
Taylorville, Ill.	302,787
La Grange, Ill.	302,600
Woonsocket, R. I.	302,000
Oil City, Pa.	301,000
Bristol, Conn.	300,800
Bloomfield, N. J.	300,400

351 to 375

North Tonawanda, N. Y.	300,400
Marianna, Ark.	300,350
Monessen, Pa.	300,000
Rock Island, Ill.	298,800
Clinton, Ia.	298,000
Rochester, Pa.	298,000
Leesburg, Va.	297,000
Ottumwa, Ia.	296,000
Middletown, O.	296,000
Norfolk, Neb.	295,600
Muscatine, Ia.	294,116
Bellevue, Pa.	293,900
Ann Arbor, Mich.	293,606
Corpus Christi, Tex.	293,088
Bakersfield, Calif.	291,426
Freeport, Ill.	290,880
Quincy, Ill.	290,800
Sheboygan, Wis.	290,000
Hartsville, O.	289,500
Frankport, Ky.	289,000
Tucson, Ariz.	285,235
Clarksburg, W. Va.	284,000
Glen Falls, N. Y.	284,000
Walla Walla, Wash.	283,521
Santa Barbara, Calif.	281,500

376 to 400

La Salle, Ill.	281,000
Tiffin, O.	279,380
Laurel, Miss.	279,000
Gates Mills, O.	278,300
Burlington, Ia.	277,586
Corsicana, Tex.	276,424
Clifton, N. J.	274,000
Greenville, Tex.	273,000
Petersburg, Va.	272,500
Hammond, Ind.	272,400
Fremont, O.	271,000
Kenosha, Wis.	272,000
Irondequoit, N. Y.	271,000
Kenilworth, Ill.	270,297

401 to 425

Conway, Ark.	261,846
Boulder, Colo.	261,201
Kewanee, Ill.	261,200
Bedford, Ind.	261,000
Belleville, Ill.	260,584
High Point, N. C.	260,550
Ansonia, Conn.	259,600
Tyler, Tex.	259,500
Cohoes, N. Y.	259,000
Lansdowne, Pa.	258,200
Manitowoc, Wis.	256,252
Billings, Mont.	256,200
Tuscaloosa, Ala.	256,000
Helena, Mont.	255,200

Diarysburg, Tenn. 240,000

426 to 450

Findlay, O.	240,000
Greensburg, Pa.	240,000
Pittsfield, Mass.	244,000
Winona, Minn.	244,000
Emporia, Kan.	238,000
Mason City, Ia.	238,000
Wichita Falls, Tex.	238,000
Maysville, Ky.	237,100
Bradford, Pa.	236,000

451 to 475

Alexandria, Va.	225,000
Augusta County, Va.	225,000
Malvern, Ark.	224,500
Loralin, O.	224,200
St. Petersburg, Fla.	223,933
Americus, Ga.	222,000
Staunton, Va.	221,600
Streator, Ill.	220,800
Bloomington, Ill.	220,720
Abilene, Tex.	219,096
Ashtabula, O.	219,000
Glencoe, Ill.	218,330
Southboro, Mass.	218,115
El Dorado, Ark.	217,190
Belvidere, Ill.	216,600
Norwich, Conn.	216,114
Hagerstown, Md.	216,000
La Crosse, Wis.	216,000
Buffalo, Kan.	215,000
Washington, N. C.	214,900
Vicksburg, Miss.	214,600
Leominster, Mass.	214,000
Moose Jaw, Sask.	214,000
Salisbury, N. C.	212,000
South Pasadena, Calif.	211,600

476 to 500

Leavenworth, Kan.	211,034
Everett, Mass.	211,000
Oswego, N. Y.	210,000
Demopolis, Ala.	210,540
Winthrop, Mass.	210,000
Fond du Lac, Wis.	209,708
Benton, Ill.	209,410
Ware, Mass.	208,600
Helena, Ark.	208,088
Belleville, Ont.	208,000
Shamokin, Pa.	208,000
Weehawken, N. J.	208,000
Great Neck, N. Y.	207,314
Lawrence, Kan.	206,000
Rome, N. Y.	206,000
Henderson, Ky.	205,500
Troy, Pa.	205,065
Victoria, Tex.	204,600
Port Washington, N. Y.	204,194
Hattiesburg, Miss.	204,000
St. Johns, Newfoundland	204,000
Ashland, Ky.	203,394
Aberdeen, S. D.	203,200
Rochester, Minn.	203,000
Gloversville, N. Y.	202,980

501 to 525

Irvington, N. Y.	202,644
Paris, Tex.	202,000
Pittston, Pa.	202,000
Napanee, Ont.	201,000
Owensboro, Ky.	198,500
Fremont, Neb.	198,000
Galesburg, Ill.	197,200
Lansdale, Pa.	197,100
Prince Rupert, B. C.	197,000
Scarsdale, N. Y.	196,916
Warren, O.	196,000
Connersville, Ind.	195,539
Paducah, Ky.	195,000
Alliance, O.	194,000
Martoon, O.	194,000
Vincennes, Ind.	193,600
Mt. Clemens, Mich.	193,000
Rock Beach, N. Y.	192,000
Warren, Pa.	192,000
Ventnor, N. J.	191,700
Greenville, O.	191,100
Barberton, O.	190,900
Peru, Ill.	190,576
Clinton, Okla.	190,232
Auburn, N. Y.	190,000

526 to 550

Suffolk, Va.	189,400
Columbia, Tenn.	188,998
Richmond, Ind.	188,800
Wilson, N. C.	188,600
Easton, Pa.	188,000
Escanaba, Mich.	188,000
Chestnut Hill, Pa.	187,800
Shenandoah, Va.	187,500
Lincoln, Ill.	186,000
Medford, Mass.	186,000
Woodhaven, N. Y.	185,703
Palatka, Fla.	185,236

Goldsboro, N. C.	185,200
Grand Forks, N. D.	185,200
Athens, O.	184,600
Xenia, O.	184,500
Logansport, Ind.	184,000
Newtonville, Mass.	183,846
Lake Charles, La.	183,100
Greenfield, O.	182,751
Marietta, Ga.	182,579
Ardmore, Pa.	182,502
Keokuk, Ia.	182,000
Bogalusa, La.	180,500
Bethlehem, Pa.	180,000

551 to 575

Marion, Ind.	179,000
Melrose, Mass.	178,000
Rutland, Vt.	178,000
Sidney, O.	178,000
Somerville, Mass.	178,000
Donnot, Pa.	177,800
Anderson, S. C.	177,000
Macomb, Ill.	176,000
Gastonia, N. C.	175,809
Johnson City, Tenn.	175,652
St. John, N. B.	175,000
Fort Collins, Colo.	174,100
Bellingham, Wash.	174,000
Saskatoon, Sask.	174,000
Florence, Ala.	173,875
Milford, Conn.	172,934
Stapleton, N. Y.	172,608
Clayton, Mo.	172,506
Dowagiac, Mich.	172,374
Brandon, Man.	172,000
Fredericton, N. B.	172,000
Griffin, Ga.	172,000
Okmulgee, Okla.	172,000
Red Wing, Minn.	171,200
Central Falls, R. I.	170,000

576 to 600

Englewood, N. J.	170,000
Altadena, Calif.	169,837
Eureka, Calif.	168,960
Parnassus, Pa.	168,907
Chillicothe, O.	168,000
Joliet, Que.	168,000
Valdosta, Ga.	168,000
Rocky Mount, N. C.	167,400
Edgeworth, Pa.	166,447
Cambridge, O.	166,400
Elyria, O.	166,000
Eugene, Ore.	166,000
Greenwood, Miss.	166,000
Jamestown, N. Y.	166,000
Braddock, Pa.	165,000
Dover, Me.	165,000
Waban, Mass.	164,225
Leesburg, Fla.	164,194
Ellwood City, Pa.	163,400
Garden City, N. Y.	163,170
Richmond Hill, N. Y.	161,930
Burlington, N. C.	160,500
Grand Junction, Colo.	160,400
Newberry, S. C.	160,200
Watsonville, Calif.	160,100

601 to 625

New Cumberland, Pa.	159,840
Emporia, Va.	159,500
Janesville, Wis.	159,172
Ashland, O.	159,000
Hazleton, Pa.	159,000
Ithaca, N. Y.	159,000
Newman, Ga.	158,700
Santa Fe, N. M.	158,500
Jefferson City, Mo.	158,000
Lancaster, O.	158,000
Royal Oak, Mich.	158,000
Westerly, R. I.	158,000
Moundsville, W. Va.	157,014
Bowling Green, Ky.	157,000
Cuyahoga Falls, O.	157,000
Morgantown, W. Va.	156,762
Fitchburg, Mass.	156,200
Brantford, Ont.	156,000
Martins Ferry, O.	156,000
Mount Vernon, O.	156,000
Whiting, Ind.	156,000
University City, Mo.	155,966
Huntsville, Ala.	155,700

Taft Practiced What He Preached



—Pach Bros. Photo.

THE late William Howard Taft has often been quoted as saying: "Life insurance is a wonderful aid, especially to those who are dependent on salary or professional income. It is the only way by which we can make our lives happy in the thought that we are putting by something so that those who are near to us, who live on after us, may not be subjected to poverty when the bread winner is gone."

William Howard Taft was the only man to ever have been both the president of the United States and the Chief Justice of the Supreme Court and his opinion on any subject is worth great consideration. Furthermore, Mr. Taft practiced what he preached. Although the exact amount of life insurance Mr. Taft carried has not been determined, the check below paid his widow by the Union Central Life is evidence that he sought the protection of life insurance for his family.

Mr. Taft bought the policy represented by the claim check below nine years before he was inaugurated President. At that time he had already achieved considerable note as a prominent public character. During the first 20 years of the policy's life he used the dividends to decrease the premium payments and for the following 10 years, until his death he took them in cash. In 20 years he paid \$6,202.40 in net premiums. In the next 10 years the company paid him \$1,081.90 in dividends and then paid his widow the \$10,000 face of the policy. Thus an investment of \$5,120.50 netted his family nearly 50 percent, in addition to the 30 years of protection for \$10,000. This is a particularly excellent example of what life insurance will do and the profit and protection accruing from it.

CINCINNATI, O. Mar. 14, 1930. No.

THE UNION CENTRAL LIFE INSURANCE CO.

PAY TO THE ORDER OF Helen E. Taft \$10,242.24

Ten thousand, two hundred, forty-two & 24/100 DOLLARS

FIRST NATIONAL BANK CINCINNATI, O.

Ottawa, Ill. 269,203 Little Silver, N. J. 255,000 Newport News, Va. 236,000

Salem, Mass. 268,000 Meriden, Conn. 250,400 Larchmont, N. Y. 235,593

Big Spring, Tex. 267,092 Medina, N. Y. 247,083 Huntington, Ind. 235,300

Breckenridge, Tex. 267,000 Carthage, Mo. 246,700 Newbury, N. Y. 235,200

Williamsburg, N. Y. 262,500 Fargo, N. D. 246,000 Fostoria, O. 235,083

Lawrence, Mass. 266,000 New Kensington, Pa. 246,000 Danville, Ill. 234,800

Malden, Mass. 266,000 East Liverpool, O. 244,400 Jacksonville, Ill. 231,800

Iowa City, Ia. 265,900 Ft. Mitchell, Ky. 242,500 Athens, Ga. 230,800

New London, Conn. 265,400 N. Plainfield, N. J. 241,441 Titusville, Pa. 230,600

Santa Ana, Calif. 264,600 Dixon, Ill. 241,000 Brockville, Ont. 229,000

Pensacola, Fla. 263,216 Hastings, Neb. 229,000 Maysville, Ky. 237,100

Oregon City, Ore. 229,000

Roselle, N. J....	155,700
Staten Island, N. Y.....	155,668

626 to 650

Greenville, N. C.	155,300
Rochelle, Ill....	155,029
Monroe, La.....	155,000
Ottawa, Kan.....	155,000
New Vern, N. C.	154,990
Tallahassee, Fla.	154,412
Lynbrook, N. Y..	154,317
Greely, Colo.....	154,200
Santa Rosa, Calif.....	154,200
Corning, N. Y....	154,000
Paragould, Ark..	153,740
Columbus, Miss..	153,000
Maywood, Ill....	153,000
Pottsville, Pa....	153,000
Woodbridge, N. J.	152,557
Park Ridge, Ill..	152,500
Catasauqua, Pa..	152,000
Cumberland, Md..	152,000
Kirksey, S. C....	152,000
Kingston, N. C..	151,750
Monroe, Mich....	151,000
Nutley, N. J.....	151,000
Fergus Falls, Minn.....	150,329
Salem, O.....	150,000
Ypsilanti, Mich..	150,000

651 to 675

Glen Ridge, N. J.	149,500
Wellesley, Mass.	149,332
Waynesboro, Ga..	149,300
Cicero, Ill.....	149,000
Anaheim, Calif..	148,286
Beacon, N. Y....	148,000
Marietta, O.....	148,000
Uniontown, Pa....	148,000
Bessemer, Ala....	146,466
Trinidad, Colo...	146,100
Benton Harbor, Mich.....	146,000
Creston, Ia.....	145,683
Decatur, Ala....	145,612
Jonesboro, Ark..	144,790
Great Falls, Mont.....	144,000
Greenwoods, S. C.	144,000
Marshalltown, Ia.	144,000
Massillon, O.....	144,000
Sterling, Ill....	144,000
Freehold, N. J...	143,200
Houma, La.....	143,200
St. Albans, W. Va.....	142,950
Mission Hills, Kan.....	142,195
Charlottetown, Prince Ed. Is..	142,000
Elkhart, Ind....	142,000

676 to 700

Freeport, N. Y...	142,000
Newmarket, Ont.	142,000
Palo Alto, Calif.	141,000
Lockhart, Ala....	140,500
Kearney, Neb....	140,200
Atchison, Kan....	140,000
Laredo, Tex.....	140,000
Port Arthur, Tex.	140,000
Smithfield, W. Va.....	140,000
Oswego, Kan.....	139,900
Stuttgart, Ark....	139,630
Watertown, Wis..	139,196
Boise, Idaho.....	138,462
Beverly, Mass....	138,000
Bucyrus, O.....	138,000
Sharon, Pa.....	138,000
Brownsville, Tex.	137,164
Bangor, Me.....	137,000
Kane, Pa.....	137,000
Saranac Lake, N. Y.....	136,400
Baton Rouge, La.	136,000
Columbia, Mo....	136,000
Indiana, Pa.....	136,000
Jackson Heights, N. Y.....	135,757
Dover, O.....	134,600

701 to 725

Saco, Me.....	134,400
Everett, Wash...	134,000
Lock Haven, Pa..	134,000
Missoula, Mont..	134,000
North Platte, Neb.....	134,000
Palmer, O.....	134,000
Chicopee, Mass...	133,000

Large Policies Essential if Income is to Be Sufficient

LIFE INCOME is the only truly adequate provision for beneficiaries and unless the policyholder has provided a definite amount to be payable for the entire life-time of those left behind, he has not guaranteed their welfare with any degree of permanence. This is not always necessarily left in the form of a life income contract, but the total funds left must be sufficient to permit an investment income to attain the same end. That this state of sufficiency has not been reached in any great proportion among policyholders is evident from perusal of the life payment returns of the current year. Life insurance has gone far and reached proportions undreamed of in its early days—but it is still in its infancy and will so continue until adequate amounts are placed on the average risk.

IN all of the huge volume of payments made annually, very few of the amounts are sufficient to provide a living income for a widow and children. The total of well over \$2,000,000,000 is made up almost entirely of very small units. There are a large number of \$1,000,000 policies today, unheard of 25 years ago, but even their aggregate is negligible to the total life business. Even the inclusion of units down to \$25,000 do not bulk up heavily against the grand total and it is apparent that one of the greatest avenues of development of life insurance during the coming years will be to concentrate on business already sold, to bring the amounts up to par, rather than to develop new risks in small units. Both will be done, of course, but a great amount of attention will go in the future to enlarging estates to adequate amounts.

THE insuring public is awakening of its own accord to this need for adequate protection and more and more is looking to income as the basis for estate creation, rather than an aggre-

gate sum. This is the only safe way to build, for to the average individual a lump sum of \$15,000 sounds rather large, representing several times his annual income and possibly more than his total net worth in the world. On the other hand, the income which that amount will produce, say \$75 monthly, is recognized at once as deplorably small. Not many would be willing to leave their families dependent for life on a monthly income of \$75 and yet they might think \$15,000 a sufficient amount to care for their beneficiaries. The public is beginning to, and all could profitably turn to the income analysis to measure their own estates, for in that way they could be assured of having adequately provided for the future. That a start has been made is indicated by the fact that between \$1,500,000,000 and \$2,000,000,000 of life insurance is now carried on the income plan, but this is a negligible proportion of the whole amount in force of about \$100,000,000,000. The movement to transfer thought to income rather than principle is but in its infancy, however, and the future will doubtless see the idea grow with great force, many billions going on the books in this way in the future and many billions of that on the books being converted to the income plan.

THE chief value of thinking of life insurance in terms of income is that it gives an immediate check on adequacy. As a matter of fact, the actual consequence of such thinking is invariably an increase in insurance protection. Almost without fail, the policyholder who checks over his insurance which has all been on the lump sum plan finds a shortage in coverage and rounds out his coverage to fill the actual demands. This is not necessarily written into a monthly income contract and is often left as lump sum policies, but it gives an actual check of the income needs, whether the beneficiary, a trustee or the insurance company is to pay the income from invested funds.

Bristol, Tenn....	114,000
The Dalles, Ore...	114,000
Lexington, Mass...	114,000
Torrington, Conn.	113,800
Wallingford, Conn.....	113,600
Oakmont, Pa.....	113,400
Henry, Ill.....	113,324

826 to 850

Danvers, Mass....	113,000
Lewistown, Mont.	113,000
Monongahela, Pa.	113,000
West Frankfort, Ill.....	113,000
Birmingham, Mich.....	112,852
Hampton, Va.....	112,200
Baker City, Ore...	112,000
Point, N. Y.....	112,000
Wabash, Ind....	112,000
Frankfort, Ind...	111,600
Kirkwood, Mo...	111,500
Coney Island, N. Y.....	111,000
Summit, N. J....	110,400
Longmeadow, Mass.....	110,231
Hoquiam, Wash...	110,000
Lethbridge, Alta.	110,000
Taunton, Mass....	110,000
Three Rivers, Qe.	110,000
Waycross, Ga....	110,000
Windsor Locks, Conn.....	109,891
Bishopville, S. C.	109,500
Lamar, Colo.....	109,400
Pratt, Kan.....	108,500
Grand Island, Neb.....	108,000
Punxsutawney, Pa.....	108,000

851 to 875

Reidsville, N. C.	108,000
Wyoming, O.....	108,000
Williamson, W. Va.....	107,914
Texarkana, Tex...	107,000
Durango, Colo...	106,500
Mayfield, Ky.....	106,400
Darlington, S. C.	106,300
Red Bluff, Calif.	106,228
Cape Girardeau, Mo.....	106,000
Greenville, Miss.	106,000
Madison, Ind....	106,000
Muskegon Heights, Mich.....	106,000
Brainerd, Minn...	105,600
Hopkinsville, Ky.	105,600
Moncton, N.....	105,000
Bruno, N. Y.....	105,000
Outremont, Qe...	105,000
Visalia, Calif....	105,400
Las Vegas, N. M.	105,300
Orlando, Fla....	104,904
Warrenton, Ga...	104,900
Upper Montclair, N. J.....	104,645
Circleville, O....	104,400
River Forest, Ill.	104,216
Revere, Mass....	104,000
Rutherford, N. J.	104,000

876 to 901

Sedalia, Mo.....	104,000
Waxahachie, Tex.	104,000
Glen Ellyn, Ill...	103,658
Ardmore, Okla...	103,500
Dorchester, Mass.	103,330
Ontario, Calif...	102,544
Brownwood, Tex.	102,500
Franklin, Pa.....	102,500
Porterville, Calif.	102,200
Shenandoah, Pa..	102,094
Lawrence, N. Y..	102,027
Hudson, N. Y....	102,000
Grand Blanc, Mich.....	101,750
Chippewa Falls, Wisc.....	101,600
Central City, N. Y.....	101,000
Fulton, N. Y....	101,000
Hibbing, Minn...	101,000
Kearny, N. J....	101,000
Valley, Neb.....	101,000
Coldwater, Mich.	100,400
Patchogue, N. Y.	100,400
Norwalk, Conn...	100,200
Kallispell, Mont.	100,020
Flintbridge, Calif.	100,000
Locust Valley, N. Y.....	100,000
Whippany, N. J..	100,000

Fort Madison, Ia.	133,000	Dansville, N. Y..	127,000
Wayne, Pa.....	133,000	Kingston, Pa....	127,000
Klamath Falls, Ore.....	132,500	Albert Lea, Minn.....	126,738
Palestine, Tex...	132,500	Carlisle, O.....	126,400
Whittier, Calif...	132,400	Wauwatosa, Wis.	126,272
Waukesha, Wis...	132,232	Corvallis, Ore...	126,000
Andersonville, Ga.....	132,210	Woodstock, Ont.	126,000
Perth Amboy, N. J.....	132,200	Minot, N. D....	125,500
Norwalk, O.....	132,000	Plainville, Mich.	125,200
Anniston, Ala...	131,535	Batavia, N. Y...	125,000
Ludington, Mich.	131,200	Wooster, O.....	125,000
Venice, Calif...	130,400	Fredericksburg, Va.....	124,900
Bayonne, N. J...	130,000	Delaware, O....	124,700
Burlington, Colo.	130,000	Canon City, Colo.	124,550
Denton, Tex.....	130,000	Rockwood, Ill...	124,500
Pekin, Ill.....	130,000		
Amsterdam, N. Y.	129,800		
Beaver Falls, Pa.	129,000		

751 to 775

Latrobe, Pa.....	129,000	Ironton, O.....	124,400
McAlester, Okla.	129,000	Gardner, Mass...	124,200
Scotland Neck, N. C.....	128,400	Hinsdale, Ill...	124,200
Dunmore, Pa....	128,000	Bend, Ore.....	124,000
Newport, R. I...	128,000	Denison, Tex...	124,000
Pottstown, Pa...	128,000	Guthrie, Okla...	124,000
Guelph, Ont....	127,400	St. Thomas, Ont.	124,000
Clinton, S. C....	127,377	Sorel, Que.....	124,000
Dothan, Ala.....	127,300	Troy, Ala.....	123,900
Adrian, Mich....	127,000	Huntington Park, Calif.....	123,350
		Maplewood, N. J.	123,130
		Marshfield, Wis.	123,000
		Middletown, N. Y.	123,000
		Merchantville, N. J.....	122,940

726 to 750

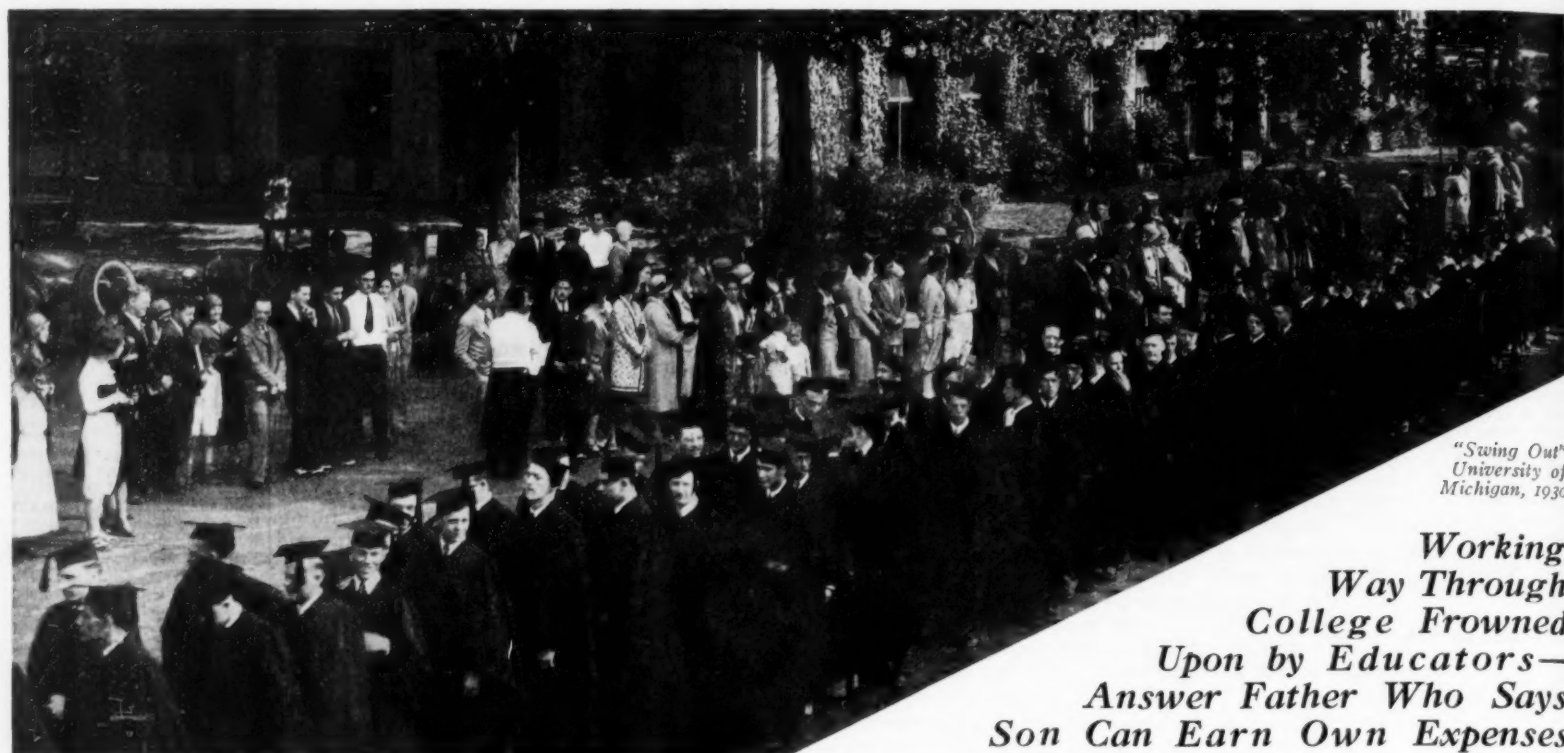
Latrobe, Pa.....	129,000	Kenmore, N. Y..	122,692
McAlester, Okla.	129,000	Hot Springs, Ark.	122,514
Scotland Neck, N. C.....	128,400	Turkerman, Ark.	122,420
Dunmore, Pa....	128,000	Hamilton, Mass.	122,297
Newport, R. I...	128,000	Asbury Park, N. J.....	122,000
Pottstown, Pa...	128,000	Kingston, Ont...	122,000
Guelph, Ont....	127,400	Marquette, Mich.	122,000
Clinton, S. C....	127,377	Martinsville, Va.	122,000
Dothan, Ala.....	127,300	Rock Hill, S. C.	122,000
Adrian, Mich....	127,000	Bath, N. Y.....	121,836
		Quincy, Mass....	121,800

776 to 800

Valparaiso, Ind..	121,600	Wyandotte, Mich.	119,000
Concord, N. C...	121,500	Burlingame, Cal.	118,800
San Bruno, Calif.	121,500	Pomona, Calif...	118,720
Kankakee, Ill....	121,400	Gadsden, Ala....	118,185
Robinson, Ill....	121,100	Augusta, Me....	118,000
Barrington, Ill...	121,066	Lewiston, Me....	118,000
Port William, Ont.....	121,000	Marshall, Tex...	118,000
Independence, Mo.....	121,000	Atlantic, Ia.....	117,805
Del Rio, Tex....	120,356	Greenville, Ky...	117,638
Point Pleasant, W. Va.....	120,354	Pelham Manor, N. Y.....	117,164
Rhineland, Wis.	120,116		
New Westminster, B. C.....	120,000		
Verdugo City, Calif.....	120,000		
Lakeland, Fla...	119,928		
Magnolia, Ark...	119,000		

801 to 825

Riverside, Calif..	117,082		
North Adams, Mass.....	117,000		
Shelton, Conn....	116,380		
West Haven, Conn.....	116,048		
Drake Branch, Va.....	116,000		
Berlin, N. H....	116,000		
Bismarck, N. D...	116,000		
Martinsburg, W. Va.....	116,000		
Milton, Pa.....	116,000		
Ishpeming, Mich.	115,800		
Jamestown, N. D.	115,000		
Winthrop, Me....	115,270		
Woodmere, N. Y.	115,172		
Ensley, Ala.....	114,812		
Milledgeville, Ga.	114,707		
Hendricks, Minn.	114,500		
Mt. Gilead, N. C.	114,265		
Arkansas City, Kan.....	114,200		



"Swing Out"
University of
Michigan, 1930

**Working
Way Through
College Frowned
Upon by Educators—
Answer Father Who Says
Son Can Earn Own Expenses**

What About a College Education?

THE value of a college education is not often disputed, but for those who are not convinced of its worth it is well to review a few facts:

Dean Everett W. Lord of Boston University made an extensive study of the relation of education and income. He found that the average man of 45 with only an elementary education earns \$1,700 a year. A man of the same age with two years of high school to his credit averages \$2,000 a year and the man who completes the four year high school course \$2,600 a year, while the college graduate at 45 years of age averages \$5,200 a year.

One of the most important points that the survey brought out was that the college graduate is qualified to do a type of work which enables him to increase his income up to age 65, while the average high and elementary school graduate's income starts declining after he passes the 50 year mark.

"It costs a young man perhaps \$1,000 a year for four years to secure a college education," said Mr. Lord, "while his earning power is increased by about \$1,800 a year for 40 years." In other words, if a father saves around \$175 annually for 20 years for his son's college education, by means of a life insurance endowment policy, the latter will get \$1,800 a year for twice that length of time—a return of over 2,000 percent on the father's investment.

A STUDY of men in public life shows that less than 1 percent of American men have been college graduates, yet from that number have come 55 percent of our presidents, 54 percent of our vice-presidents and 36 percent of members of congress. Furthermore, about three out of five men listed in "Who's Who in America" are college graduates.

These facts are convincing although there are, of course, some exceptions. Another pertinent point to consider about the value of education is that there were approximately 800,000 students enrolled in colleges in 1930. It has been estimated that over 134,000 graduated from these institutions of higher learning this past June. This means that those who have not had the value of a college education are going to be badly handicapped in business in competing against those college trained men.

While working one's way through college is to be commended, the idea is not to be recommended unless there is no other alternative. "My boy can work his way through college" is often the answer of many fathers when approached regarding making provision for their son's education. But it is easier said than done. A number of educators have been asked about the advisa-

bility of working one's way through college. These men have closely observed students for many years and their replies are based on experience and not mere opinion.

Secretary Patterson of Cornell university says: "It is a hardship for a student to earn much of his expenses in college. The main reason is that the earning of a university degree is a full time job. College work is not a mere round of learning and reciting lessons. It is a process of learning to bring one's intellectual powers to bear upon the mastering of a certain kind of problems." Mr. Patterson points out that students should spend from 45 to 48 hours a week at their studies and some need even more time than that to keep up. Regular physical exercise, and plenty of good food and sleep are essential to a student. The student who is using much of his spare time to work for his living is too likely to consider athletic recreation a luxury which he can do without and to burn the midnight oil when he ought to be in bed and asleep.

"I should say that a student who pays 50 percent or more of his expenses from earnings while attending school has great difficulty in maintaining satisfactory scholarship," says Dean Lord of Boston university.

DEAN THOMAS ARKLE CLARK of the University of Illinois says, "I think it is never advisable for a student to earn his way through college if he can do otherwise."

"Working one's way through college," says Dean Hindmarsh of Harvard college, "will definitely hinder the average student inasmuch as the college curriculum is so arranged as to consume practically the whole working day of the average student. Thus outside work can be done only at the expense of study and necessary recreation. Personally I believe that the resultant lack of social and extra-curricular activities does curtail the value of a student's education, that the avocational side of college education proportionately diminished, and the broadening interests that such a student should acquire do not get to bear upon him."

A college education through life insurance, costing a father around \$175 annually for 20 years, will increase his son's annual income \$1,800 a year for twice that length of time—a return on the father's investment of over 2,000 percent

"AS a general rule," says Dean Laycock of Dartmouth, "I think it is too much to ask a student to furnish 50 percent of his expenses by work during the college year. If he does enough to earn 50 percent of his expenses, he is taking altogether too much time away from his studies and it makes life pretty hard. His scholastic standing is frequently affected. In many cases the actual value of his education is seriously affected if he gives too much time to the mere earning of his daily bread."

"It is the experience of a committee on course standing," says Dean Redmond of the College of the City of New York, "that the majority of boys who fail allege after their failure it was due to outside work."

Dean Charles J. Deane of Fordham says few students can do enough work to pay 50 percent of their college expenses without detriment to their college work as well as to their health. "We have had occasion to drop several from the college register in the past five years for poor scholarship due to work, and some few also on account of poor health from the same source."

"I DO not believe that students in general," said Vice-president Willard of Kansas State Agricultural college, "can earn 50 percent or more of their expenses while attending college and carry a full assignment of college work without bad results in respect to health and scholarship, or both."

"Lack of opportunity for social and extra-curricular activities," says Dean Goodnight of the University of Wisconsin, "lays heavily on some self supporting students, makes them discouraged and despondent, and, undoubtedly, curtails the value of their education."

The University of Chicago states that the scholarship of a student who pays 50 percent or more of his expenses in a majority of instances is adversely affected.

Of course dealing with the activities of men requires consideration of the individual. There are cases where students who have worked six hours a day in self support have secured the highest scholastic honors, but there are many more cases where the student of average ability has not the ingenuity or vitality to keep more than one iron in the fire. It is especially important that a youth entering college be not required to earn his expenses during the first year. This is a period of readjustment, a time for the pupil to get into a studious frame of mind. Marquette university reports a student handicaps himself heavily

(CONTINUED ON PAGE 40)

Cities in Which Residents Received \$10,000 or More in 1929

ALABAMA

Birmingham	\$3,573,000
Mobile	1,714,685
Montgomery	604,300
Selma	374,800
Tuscaloosa	256,000
Demopolis	210,540
Florence	173,875
Huntsville	155,700
Bessemer	146,466
Decatur	145,612
Lockhart	140,500
Anniston	131,535
Dothan	127,300
Troy	123,900
Gadsden	118,185
Ensley	114,812
Andalusia	82,200
Georgiana	80,520
Albany	69,300
Uniontown	63,900
Opelika	59,700
Cathrine	57,000
Eutaw	56,540
Talladega	54,875
Eufaula	54,580
Sheffield	51,700
Evergreen	50,590
Jasper	50,560
Cullman	48,524
Enterprise	46,850
Autaugaville	44,152
Roanoke	41,590
Brewton	41,103
Ozark	40,400
Floral	37,150
Russellville	32,200
Tuskegee	30,400
Wetumpka	29,600
Hartselle	28,700
So. Birmingham	28,000
Samson	27,100
Montrose	25,000
Cherokee	21,295
Alexander City	20,933
Marion Junction	20,000
Collinsville	18,640
Albertville	17,280
Perdido Beach	16,000
Blue Mount	15,852
Bay Minette	15,000
Altheimer	11,000
Pine Apple	10,235
Jack	10,000

ARIZONA

Phoenix	\$ 634,074
Tucson	185,235
Winslow	98,250
Yuma	71,073
Prescott	54,057
Douglas	45,000
Holbrook	44,500
Globe	42,500
Bisbee	37,200
Nogales	36,798
Flagstaff	34,338
Miami	33,188
Pima County	30,000
Mesa	25,655
Buckeye	18,000
Kingman	10,580
Casa Grande	10,180

ARKANSAS

Little Rock	\$2,129,262
Pine Bluff	358,800
Fort Smith	338,250
Marianna	300,350
Conway	261,846
Malvern	224,500
El Dorado	217,190
Helena	208,088
Paragould	153,740
Jonesboro	144,790
Stuttgart	139,630
Hot Springs	122,514
Tuckerman	122,420
Magnolia	119,000
Lake Village	91,700
Newport	88,800
Prescott	87,970
Dermott	73,600
De Queen	70,200
Texarkana	69,718
Bald Knob	68,500
Holly Grove	64,500
Altheimer	57,900
Russellville	57,600
Carlisle	53,600
Hope	51,600
Louise	50,000
Danville	49,473
Searcy	49,300
Fayetteville	48,880
Dardanelle	46,500
Mt. Holly	45,000
Hackett	44,800
Graysonia	44,500
Junction City	43,094
England	41,799

Payments Made by Life Insurance Companies in Urban Areas in 1929

Atkins	41,440
Batesville	40,600
Camden	39,740
Walnut Ridge	38,800
Bentonville	37,990
Warren	37,000
Forrest City	35,200
McGehee	34,600
Van Buren	34,500
Pocahontas	34,350
Arkadelphia	34,000
Harrison	33,000
Swifton	31,000
Wynne	30,200
Paris	28,550
Dover	28,300
Rector	27,000
Waltreak	21,500
Clarendon	20,800
Goodwin	20,000
Griffithville	19,900
McCrory	18,962
Ozark	15,703
Lockesburg	15,702
Hartselle	15,000
Alpine	13,000

CALIFORNIA

Los Angeles	\$21,407,392
San Francisco	12,052,526
Pasadena	2,962,000
Oakland	2,278,906
Long Beach	1,689,979
Berkeley	1,640,382
San Diego	1,566,000
Sacramento	1,089,570
Stockton	655,700
Hollywood	596,363
Fresno	502,000
Glendale	472,230
San Jose	430,460
Beverly Hills	425,541
Santa Monica	369,000
Ventura	365,400
Alameda	309,232
Bakersfield	291,426
Santa Barbara	281,500
Santa Ana	264,600
Alhambra	225,520
Piedmont	225,450
South Pasadena	211,600
Altadena	169,837
Eureka	168,960
Watsonville	160,100
Santa Rosa	154,200
Anaheim	148,286
Palo Alto	141,000
Whittier	132,400
Venice	130,400
Huntington Park	123,350
San Bruno	121,500
Verdugo City	120,000
Pomona	118,720
Riverside	117,082
Burlingame	111,800
Red Bluff	106,228
Visalia	105,400
Ontario	102,544
Porterville	102,500
Flintridge	100,000
San Mateo	99,360
Eagle Rock	97,400
Banning	97,000
Turlock	95,100
Santa Cruz	95,000
Oroville	91,064
Marysville	91,000
Coronado	89,000
Burbank	81,260
San Fernando	80,700
Inglewood	77,950
Escondido	77,000

Ferndale	76,058
Petaluma	75,580
Healdsburg	74,788
Monrovia	71,500
Redlands	70,800
Oxnard	70,400
Carmel	69,840
Pacific Grove	68,500
Chico	68,080
Saratoga	68,000
Martinez	68,000
Reedley	67,500
Vacaville	67,000
Huntington	63,150
San Gabriel	62,800
Sierra Madre	61,600
Richmond	59,150
Imperial	56,850
Calexico	55,500
Fair Oaks	54,000
Santa Clara	53,600
Walnut Creek	51,700
Vallejo	51,000
Willows	49,900
Weed	49,500
Modesto	49,000
San Bernardino	48,800
Madera	47,900
Riverdale	47,800
Graton	44,054
Los Gatos	43,766
Antioch	41,200
San Rafael	37,480
Selma	37,280
El Centro	36,000
Redondo Beach	35,600
Mill Valley	34,400
Clovis	32,200
Fontana	32,000
San Marino	31,700
San Lucas	30,000
Covina	29,900
San Nuys	28,600
Cummings	28,000
Rosemead	28,000
Brentwood	26,206
Los Altos	25,800
Upland	25,600
La Jolla	25,300
Duarte	25,000
Orange	25,000
Placentia	24,000
Wakenburg	24,000
Susanville	23,800
Patterson	22,900
Redwood City	22,200
Monterey Park	20,068
Puente	18,111
Palmdale	17,500
Arlington	13,000
Owensmouth	12,012
Nicolaus	12,500
Bellflower	10,000
Camarilla	10,000
Newhall	10,000

COLORADO

Denver	\$4,698,294
Colorado Springs	839,600
Boulder	261,201
Fort Collins	174,100
Grand Junction	160,400
Greeley	154,200
Trinidad	146,100
Burlington	130,000
Canon City	124,550
Lamar	109,400
Durango	106,500
Sterling	88,000
La Junta	85,500
Longmont	66,500
Loveland	64,300

Fort Morgan	64,150
Rocky Ford	61,700
Brighton	52,600
Brush	52,500
Florence	47,900
Delta	44,900
Littleton	35,400
Wray	27,800
Buena Vista	26,613
Padroni	25,000
Aurora	23,700
Windsor	23,400
Edgewater	21,550
Holyoke	20,800
Monte Vista	18,700
Montrose	18,100
Byers	15,000
Hotchkiss	12,000
La Platta	12,000
Kersey	11,000
Derby	10,238

Ridgefield	46,400
Mystic	46,086
Hazardville	39,619
Middlefield	37,328
Glastonbury	34,034
Southport	28,600
South Manchester	24,254
Saybrook	22,658
Manchester	22,180
Bowayton	21,748
Suffield	20,672
Fairchild	20,228
South Norwalk	20,029
Kent	20,000
Orange	20,000
Greens Farms	18,400
Westbrook	14,500

DISTRICT OF COLUMBIA

Washington\$9,541,274

CONNECTICUT

Hartford	\$4,599,472
New Haven	4,290,945
Stamford	1,408,385
Danbury	1,402,540
Bridgeport	1,153,760
Waterbury	1,058,302
Naugatuch	751,186
Greenwich	726,640
New Britain	513,200
Middletown	439,440
West Hartford	386,000
Bristol	300,800
New London	265,400
Ansonia	259,600
Meriden	250,400
Norwich	216,114
Milford	172,934
Shelton	116,380
West Haven	116,048
Torrington	113,800
Wallingford	113,600
Windsor Locks	109,891
Norwalk	100,200
Windsor	95,456
Riverside	95,285
Sound Beach	71,350
Willimatic	70,400
Bethel	62,284
Glenbrook	62,192
Wethersfield	60,200
New Canaan	54,500
Noroton	50,000
Litchfield	46,751

DELAWARE

Wilmington	\$1,468,282
Bridgeville	38,692
Smyrna	34,300
Claymont	25,185
Hochessin	13,085
Selbyville	11,683

FLORIDA

Jacksonville	\$1,993,919
Miami	1,968,928
Tampa	1,629,348
Coral Gables	616,500
Fort Pierce	379,500
Pensacola	263,216
St. Petersburg	223,933
Palatka	185,236
Leesburg	164,194
Tallahassee	154,412
Lakeland	119,928
Orlando	104,904
Daytona Beach	79,784
Ocala	74,402
Sanford	68,054
Arcadia	66,126
Fort Myers	60,970
Deland	55,966
St. Augustine	52,400
Marianna	50,000
Clearwater	46,307
Miami Beach	45,863
Hollywood	44,493

Double Indemnity Payments Show 67 Percent Gain

A GAIN of 67 percent was made in double indemnity payments by life insurance companies in 1929, the total being \$20,344,090 compared with \$12,168,768 in 1928. With the ever increasing number of accidental deaths in the United States due to automobiles, the double indemnity clause in life insurance is becoming of increasing importance. In the past its value has often been overlooked because of its trivial premium, but the huge gain in 1929 places it in the sun beside its parent, the regular life insurance policy.

Disability Clause Payments Total \$34,213,602

THE total and permanent disability clause has increased the value of a life insurance policy greatly as it helps take care of the vast economic loss due to illness. In 1929, \$34,213,602 was paid by life insurance companies in disability claims. Approximately 1 percent of the premiums paid life insurance companies by policyholders each year are returned in form of disability payments. As the disability clause is a comparatively recent development in life insurance, the volume of claims paid under the clause will steadily grow as the policyholders become older and the possibilities for illness become greater.

FLORIDA—Continued

West Palm Beach	44,020	Camilla	44,000	Urbana	64,870	Pana	46,000	Carthage	30,000	Lawrenceburg	42,062
Winter Haven	43,240	Wrightsville	42,500	Oregon	64,470	Galena	46,000	Shelbyville	29,200	Greencastle	39,874
Sarasota	41,336	Eastman	41,200	Downers Grove	64,000	Blue Mound	43,349	Fairfield	27,982	Washington	39,000
Brandenton	33,334	Ft. Gaines	39,000	Naperville	64,000	New Athens	42,881	Bowen	27,806	Angola	36,400
Titusville	32,500	Cusseta	37,890	Cook	63,500	Wheaton	42,800	Alexis	27,653	Greensburg	36,400
Bartow	31,800	Rockmart	37,750	Pontiac	63,174	Watseka	41,600	Arlington Hts.	27,200	Huntingburg	36,400
De Funiak	29,070	Forsythe	37,600	Paris	61,600	Mt. Sterling	41,593	Marshall	26,616	Knights town	36,000
Palm Beach	28,583	Ft. Renning	37,600	St. Charles	61,076	Hillsboro	41,400	Avon	26,482	Peru	35,000
Winter Park	28,400	Lumpkin	36,700	Litchfield	61,000	Highland	41,300	Sheffield	26,211	Rensselaer	35,000
Dunedin	27,934	Westpoint	36,528	Princeton	61,000	Ransom	40,913	Mechanicsburg	26,105	Newcastle	34,400
Williston	22,430	McDonough	35,600	Charleston	59,000	Donnellson	40,350	Mt. Carroll	25,736	Shelburn	32,000
White Springs	20,048	Villa Rica	33,100	Bushnell	58,800	Villa Park	40,012	Sugar Grove	25,000	Winamac	30,900
Lake Wales	18,824	Hopeville	31,600	Riverside	56,600	Newman	39,421	Atkinson	24,900	Cambridge	30,112
Panama City	17,978	Bainbridge	31,000	Harvey	56,436	Fairbury	39,000	Palatine	24,184	La Crosse	27,000
Seffner	17,500	Climax	30,647	Mt. Vernon	56,088	Galva	38,900	Dawson	23,950	Bass Lake	25,664
Sea Breeze	16,699	Bristol	30,396					Odell	23,543	Lewisville	24,109
Orange City	15,620	Sparta	29,850					Findlay	23,400	Lizton	22,800
Thonotosassa	12,100	Calhoun	29,800					Wenona	23,300	Plainfield	19,987
New Port Richey	11,000	Millen	28,200					Dunder	23,085	Waynetown	19,622
Montezuma	10,125	Bowden	26,650					Lake Bluff	22,588	Lyons	18,300
Vineland	10,047	Lyons	26,300					St. Louis	22,014	Hanover	16,600
Madison County	10,000	Graham	23,709					Mount Morris	22,000	Rosedale	16,523
Hialeah	10,000	Lincolnton	22,900					Hebron	22,000	Medarville	16,253
		Blue Ridge	22,248					Roseville	21,536	Wayne	16,000
		Walden	20,000					Morrisonville	21,000	Clarks Hill	14,252
		Deepstep	19,484					Prophetstown	20,900	Dillsboro	14,452
		Haddock	14,841					Bradford	20,470	New Amsterdam	13,742
		Chamblee	13,415					Groveland	20,339	Macy	12,700
		Warm Springs	10,000					Hillsdale	20,035	Hautstadt	12,515
								Chanderville	20,000	Huntertown	11,357
								Saint Ann	20,000	Long Beach	11,000
								Mansfield	19,897	Bradford	10,000
								Evansville	19,400	Howard	10,000
								Bible Grove	18,000		
								Maquon	17,700		
								Kenney	17,450		
								Monne	17,339		
								Tampico	17,216		
								Grant Park	16,900		
								Hamburg	16,893		
								Heyworth	16,332		
								Browning	15,900		
								Losant	14,780		
								Godfrey	13,727		
								Stark	10,000		

IDAHO

Boise	\$138,462
Coeur D'Alene	96,766
Nampa	84,234
Twin Falls	79,470
Idaho Falls	66,319
Kellogg	46,200
Blackfoot	59,384
Moscow	55,800
Lewiston	55,000
Rexburg	39,700
Caldwell	39,116
Pocatello	37,400
Preston	36,000
Orofino	30,986
Genesee	28,280
Malad	26,000
Buhl	25,280
Rigby	25,000
Gooding	24,219
Sandpoint	23,700
Kimberly	16,634
Payette	14,800
Hailey	13,290
Mullan	11,850
Aberdeen	11,482
Elba	10,000

GEORGIA

Atlanta	\$8,556,500
Macon	1,683,872
Augusta	1,596,277
Savannah	1,041,808
Columbus	846,151
Albany	388,063
Newman	158,700
Moultrie	320,915
Athens	230,800
Americus	222,000
Marietta	182,579
Griffin	172,000
Baldosta	168,000
Waynsboro	149,300
Waynesville	132,210
Milledgeville	114,707
Waycross	110,000
Warrenton	104,900
Monroe	96,400
Washington	96,400
Brunswick	93,056
Cyrene	89,460
Rome	88,500
Elberton	88,000
Carrollton	79,264
Cordele	78,675
Dawson	78,350
Stapleton	75,869
Blakely	74,017
Decatur	71,344
Thomasville	64,000
Sandersville	63,000
Grantville	61,000
Manchester	58,500
Ocala	57,400
La Fayette	56,950
Dublin	54,600
Douglasville	54,600
Gainesville	54,000
Montezuma	53,400
Statesboro	52,000
Donalsonville	49,201
Ashburn	49,141
Shellman	49,000
Hartwell	48,700
McRae	48,100
Thomaston	45,694
Sylvania	45,400
Watkinsville	45,300

Chicago	\$113,119,506
Springfield	4,006,302
Peoria	3,490,062
Oak Park	2,254,790
Evanston	2,056,298
Lake Forest	1,757,646
Rockford	1,142,064
Aurora	863,596
Decatur	740,775
Winnetka	740,262
Elgin	726,309
Joliet	723,572
East St. Louis	651,286
Waukegan	610,160
Alton	594,200
Moline	592,300
Bloomington	498,000
Highland Park	411,417
Wilmette	322,475
Champaign	318,200
Taylorville	302,787
LaGrange	302,600
Rock Island	298,800
Freeport	290,880
Quincy	290,800
La Salle	281,000
Kenilworth	270,297
Ottawa	269,203
Kewanee	261,200
Belleville	260,584
Dixon	241,000
Danville	234,800
Jacksonville	231,800
Streator	220,800
Glencoe	218,330
Belvidere	216,600
Benton	209,410
Martinsburg	197,200
Martoon	194,000
Peru	190,576
Lincoln	186,000
Macomb	176,000
Rochelle	155,029
Maywood	153,000
Park Ridge	152,500
Cicero	149,000
Sterling	144,000
Pekin	130,000
Rockwood	124,500
Hinsdale	124,200
Kankakee	121,400
Robinson	121,100
Barrington	121,066
Henry	113,324
West Frankfort	113,000
River Forest	104,246
Glen Ellyn	103,658
Mendota	97,000
Carbondale	94,900
Chicago Hts.	94,000
Granite City	94,000
Morris	88,000
Monmouth	84,000
Normal	83,400
Harrisburg	82,996
Forest Park	79,400
Berwyn	79,000
Aledo	78,700
Morrison	78,365
Batavia	73,800
Waverly	70,321
Nokomis	68,000
Lawrenceville	65,800

ILLINOIS

Life Insurance Payments
by States in 1929

With Rank as to Payments and Population

[Compiled from official reports as to death claims, matured endowments, etc., with estimates for dividends and lapsed, surrendered and purchased policies.]

State	Total Payments	Rank	1930 Population	Rank
Alabama	\$23,100,000	24	2,612,000*	16
Arizona	3,170,000	46	498,800*	42
Arkansas	18,000,000	32	1,853,981	25
California	18,000,000	32	1,853,981	25
Colorado	20,600,000	26	1,033,156	33
Connecticut	42,000,000	13	1,602,813	29
Delaware	4,140,000	44	236,858	47
Dist. of Columbia	11,130,000	37	485,716	43
Florida	19,050,000	30	1,468,635	31
Georgia	37,500,000	15	2,903,922	14
Idaho	3,390,000	45	567,000	39
Illinois	188,500,000	2	7,630,283	3
Indiana	57,600,000	11	3,227,522	11
Iowa	33,600,000	17	2,468,747	20
Kansas	26,350,000	22	1,882,518	24
Kentucky	27,800,000	21	2,622,809	15
Louisiana	23,800,000	23	1,977,000*	22
Maine	12,580,000	36	799,662	35
Maryland	34,900,000	16	1,625,279	28
Massachusetts	100,000,000	6	4,364,972	8
Michigan	84,000,000	9	4,818,371	7
Minnesota	40,800,000	14	2,558,265	18
Mississippi	13,150,000	34	1,803,610*	26
Missouri	61,800,000	10	3,619,176	10
Montana	6,590,000	39	533,519	40
Nebraska	19,450,000	28	1,386,619	32
Nevada	890,000	49	90,559	50
New Hampshire	8,200,000	38	463,746	44
New Jersey	92,900,000	7	3,939,000*	9
New Mexico	3,130,000	47	418,932	45
New York	374,500,000	1	12,609,555	1
North Carolina	27,900,000	20	3,165,146	12
North Dakota	5,590,000	42	681,273	38
Ohio	122,500,000	4	6,629,373	4
Oklahoma	15,800,000	33	2,494,000*	19
Oregon	21,300,000	25	923,000*	34
Pennsylvania	174,500,000	3	10,053,010*	2
Rhode Island	18,400,000	31	687,020	37
South Carolina	19,400,000	29	1,896,000*	23
South Dakota	6,520,000	40	716,000*	36
Tennessee	30,600,000	18	2,609,637	17
Texas	45,500,000	12	5,810,683	5
Utah	5,420,000	43	502,640	41
Vermont	6,180,000	41	359,183	46
Virginia	29,200,000	19	2,418,075	21
Washington	23,000,000	35	1,557,540	30
West Virginia	19,500,000	27	1,729,287	27
Wisconsin	39,600,000	15	3,000,388	13
Wyoming	1,785,000	48	224,693	48

*Estimated from Associated Press reports.

Auburn	56,062	Kincaid	38,100
Cairo	55,000	Canton	38,000
Woodstock	54,800	Des Plaines	37,782
Carrollton	53,700	Harvard	37,600
Jerseyville	53,120	Washington	37,200
White Hall	52,682	East Alton	37,000
Dwight	52,400	Lanark	36,183
Pittsfield	51,426	Du Quoin	36,000
Sycamore	51,198	Geneva	34,400
Elmhurst	50,400	Blue Island	34,200
Flossmoor	50,000	Joppa	33,928
Vandalia	50,000	Genevieve	33,366
Neoga	49,329	Metropolis	33,000
Waterloo	48,204	Carlinville	30,900
Alexander	47,000	Argenta	30,226

Carthage	30,000	Lawrenceburg	42,062
Shelbyville	29,200	Greencastle	39,874
Fairfield	27,982	Washington	39,000
Bowen	27,806	Angola	36,400
Alexis	27,653	Greensburg	36,400
Arlington Hts.	27,200	Huntingburg	36,400
Marshall	26,616	Knights town	36,000
Avon	26,482	Peru	35,000
Sheffield	26,211	Rensselaer	35,000
Mechanicsburg	26,105	Newcastle	34,400
Mt. Carroll	25,736	Shelburn	32,000
Sugar Grove	25,000	Winamac	30,900
Atkinson	24,900	Cambridge	30,112
Palatine	24,184	La Crosse	27,000
Dawson	23,950	Bass Lake	25,664
Odell	23,543	Lewisville	24,109
Findlay	23,400	Lizton	22,800
Wenona	23,300	Plainfield	19,987
Dunder	23,085	Waynetown	19,622
Lake Bluff	22,588	Lyons	18,300
St. Louis	22,014	Hanover	16,6

IOWA—Continued

New Hampton..	29,552	Covington	630,461
Missouri Valley..	29,000	Newport	312,000
Guttenberg	28,614	Frankfort	289,000
Hampton	28,400	Fort Mitchell..	242,500
Holstein	28,398	Maysville	237,100
Rolfe	28,052	Henderson	205,500
Toledo	28,002	Ashland	203,394
Stuart	27,495	Owensboro	198,500
Calmar	26,600	Paducah	195,000
Mount Pleasant..	26,000	Bowling Green..	157,000
Corning	25,800	Greenville	117,638
West Liberty..	25,682	Mayfield	106,400
Mapleton	25,135	Hopkinsville ..	105,600
Webster City..	25,086	Madisonville ..	93,200
Thor	25,000	Fort Thomas..	88,900
Malvern	24,037	Dayton	86,900
Eddyville	24,000	Pineville	78,676
Alton	23,135	Winchester	76,200
Montezuma	20,400	Cynthiana	73,000
George	20,000	Somerset	60,500
Maxwell	19,074	Shelbyville	59,800
Emmettsburg ..	17,230	Hickman	57,300
Aurelia	16,000	Paris	53,000
Essex	15,601	Franklin	52,700
Shellsburg	15,187	Georgetown	52,000
Arlington	15,000	Richmond	52,000
Seely Township..	14,700	Falmouth	50,624
Danville	14,000	Hazard	49,000
Elma	13,500	Glasgow	47,500
Keota	13,055	Elizabethtown ..	47,400
Fairfax	12,532	Dawson Springs..	44,068
Cook	12,500	Princeton	43,000
Buffalo Center..	12,080	Central City..	38,900
Stockton	12,000	Lebanon	36,000
Danbury	11,300	Sturgis	35,400
Amsworth	11,027	Nicholasville ..	32,300
Alden	11,000	Campbellsville ..	31,900
Woolstock	10,949	Murray	30,600
Schaller	10,178	Clinton	26,700
New Albin	10,114	Wheelwright	26,000
Beaman	10,040	Drakesboro	25,000
Springville	10,024	Sharpsburg	17,048
Gladbrook	10,000	Shepherdsville ..	17,006
Keystone	10,000	Columbia	16,600
Van Horne	10,000	Constantine	16,000
		Crab Orchard..	15,922
		Anchorage	15,595
		West Van Lea..	15,000
		Dixon	14,232
		Topeka	13,655
		Edmonton	13,500
		Olmstead	11,003
		Mason County..	10,384
		Mt. Vernon	10,290
		Kevil	10,000
		Whitesburg..	10,000

KANSAS

Wichita	\$1,034,579
Kansas City	977,596
Topeka	780,904
Hutchison	332,000
Yates Center ..	320,000
Emporia	238,000
Buffalo	215,000
Leavenworth ..	211,034
Lawrence	206,000
Ottawa	155,000
Mission Hills..	142,195
Atchison	140,000
Oswego	139,900
Arkansas	114,200
Pratt	108,500
Salina	89,000
Independence ..	87,600
Albino	87,400
Pittsburg	78,000
Coffeyville	76,600
Cherryvale	73,928
El Dorado	71,000
Beloit	60,410
Iola	59,000
Manhattan	55,584
Newton	55,000
Wellington	52,800
Great Bend	48,220
McPherson	45,200
Stafford	44,881
Olathe	40,000
Halstead	38,570
Sterling	38,087
Concordia	37,000
Columbus	36,800
Eureka	35,200
Pleasanton	33,500
Norton	32,400
Ellis	30,400
Russell	29,809
Elk City	28,590
Albert	28,262
Winfield	27,500
Moline	21,176
Cottonwood Falls	19,350
Wakeeney	17,476
Jewell	17,943
Reading	13,798
Hartford	10,434
Barnes	10,000

KENTUCKY

Louisville	\$4,709,601
Lexington	1,182,309

LOUISIANA

New Orleans..	\$6,098,030
Shreveport	892,027
Alexandria	436,380
Lake Charles..	183,100
Bogalusa	180,500
Monroe	155,000
Houma	143,200
Baton Rouge..	136,000
Paquimine	92,904
Mansfield	86,558
La Fayette	76,900
Minden	66,000
Abbeville	61,800
De Ridder	56,500
New Iberia	56,126
Rayne	54,828
Jennings	44,000
West Monroe ..	42,000
Opelousas	40,800
Bunkie	39,708
Thibodaux	39,000
Washington ..	31,406
New Roads	21,400
Clay	21,000
Vidalia	20,609
Newelton	20,000
Bastrop	19,000
Bossier City..	17,576
Delhi	17,394
Mansura	17,000
Winnsboro	16,700
Boyce	13,000
Mountain Lake..	10,500
Vacherie	10,077
St. Joseph	10,045
Georgetown	10,000
Oil City	10,000

MAINE

Portland	\$1,286,410
Auburn	318,000
Bangor	137,000
Saco	134,400
Augusta	118,000
Lewiston	118,000

Winthrop	115,270	Frederick	39,000
South Portland..	80,400	Crisfield	36,800
Rockland	80,000	Lutherville	35,000
Brunswick	76,000	Sykesville	32,724
Westbrook	71,000	Chevy Chase..	32,500
Calais	56,000	Ellicott City..	32,339
Lincoln	48,500	Princess Anne..	26,793
Orono	38,124	Ruxton	26,506
Limestone	35,580	Havre De Grace	26,400
Greenville	32,646	Paris	23,460
Gardiner	30,400	Aberdeen	24,715
Millinocket	27,084	Silver Spring..	21,000
Livermore Falls..	23,312	Pikesville	20,000



TO provide for a child's future is the most important function of life insurance. In a pinch a mother may work in case of the premature death of the head of the family but not so in case of a small child; he must depend on the goodwill of others.

It costs nearly \$7,500 to raise the average child to age 18. Food represents \$2,755 of that sum and clothes over \$3,000. There is a tremendous financial responsibility in raising a child to maturity, and if it seems a burden for a father it will be even a greater burden for a widowed mother. Ten to 12 dollars a month spent in life insurance will guarantee that the responsibility of raising a child will not turn into a burden for the mother in case death claims the father.

Vanceboro	20,000	Sandy Spring..	17,500
Harvard	16,000	Middletown ..	11,025
Kennelbunkfort ..	22,000	Upper Marlboro.	10,100

MARYLAND

Baltimore	\$17,410,756
Hagerstown	216,000
Cumberland	152,000
Catonville	99,069
Salisbury	75,000
Belair	58,000
Centerville	44,209

MASSACHUSETTS

Boston	\$10,954,087
Worcester	2,610,794
Springfield	2,317,386
Brookline	1,345,976
Holyoke	597,232
Cambridge	572,000
New Bedford ..	542,000

Fall River	524,086	St. Joseph	362,098
Lynn	508,846	Grosse Pointe ..	348,641
Haverhill	456,000	Highland Park..	330,000
Winchester	402,214	Ann Harbor	293,606
Arlington	389,000	Mt. Clemens	193,000
Swampscott	382,506	Escanaba	188,000
Newton Centre..	382,419	Dowagiac	172,374
Milton	361,584	Royal Oak	158,000
Watertown	326,000	Monroe	151,000
Brockton	314,000	Ypsilanti	150,000
Lowell	314,000	Benton Harbor ..	146,000
Chelsea	304,000	Ludington	131,200
Salem	268,000	Adrian	127,000
Lawrence	266,000	Plainwell	125,200
Malden	266,000	Marquette	122,000
Pittsfield	244,000	Wyandotte	119,000
Southboro	218,115	Ishpeming	115,800
Leominster	214,000	Birmingham	112,852
Everett	211,000	Muskegon Hgts..	106,000
Winthrop	210,000	Grand Blanc	101,750
Ware	208,600	Coldwater	100,400
Medford	186,000	Iron Mountain..	97,200
Newtonville	183,846	Traverse City..	95,000
Melrose	178,000	Big Rapids	94,650
Somerville	178,000	Petoskey	94,500
Waban	164,225	Greenville	91,000
Fitchburg	156,200	Albion	84,000
Wellesley	149,332	Menominee	80,000
Beverly	138,000	Ironwood	76,000
Chicopee	133,000	Hancock	71,200
Gardner	124,200	Grand Haven	70,000
Hamilton	122,297	Manistee	63,000
Quincy	121,800	Hastings	59,000
North Adams ..	117,000	Ionia	55,600
Lexington	114,000	Houghton	57,000
Danvers	113,000	Alpena	54,200
Longmeadow ..	110,231	Sturgis	52,000
Taunton	110,000	St. Louis	50,228
Revere	104,000	Maple Ridge	50,000
Dorchester	103,330	Township	50,000
Wakefield	98,000	Dearborn	49,200
Waltham	96,000	Calumet	46,508
Westfield	94,000	Hudson	44,000
Newton	93,000	Rochester	43,000
West Newton ..	92,390	Nashville	42,230
Weymouth	92,000	Iron River	39,200
Attlesboro	90,200	Negaunee	39,000
Hingham	86,000	Zeeland	38,400
Newbury	83,500	Newaygo	37,018
Framingham	78,000	Niles	36,800
Randolph	77,200	St. Johns	35,000
Great Barrington	74,000	Howell	34,400
Athol	71,000	Bad Axe	34,368
Durbury	68,596	Newberry	34,000
Newburyport ..	66,400	Decatur	33,000
Andover	64,200	Shelby	32,500
Concord	63,600	Corunna	30,524
Belmont	61,200	Bronson	30,453
Saugus	61,200	Mancelona	30,000
Essex	58,150	Mason	28,200
Brighton	57,865	Blissfield	28,142
Clinton	54,000	Hart	26,200
Methuen	52,400	Lapeer	26,000
Falmouth	52,000	Comstock Park..	25,540
Mansfield	50,000	Leonidas	24,700
Hyannis	47,250	Leslie	24,700
Millsbury	45,500	Pigeon	24,000
Amesbury	41,200	Ontonagon	22,675
Rockland	36,400	Horton	20,000
Lincoln	35,704	Grosse Isle	18,724
South Weymouth	35,318	Ferndale	18,071
Roxbury	33,800	Bellevue	14,447
Chesnut Hill ..	31,420	Lakeview	11,113
South Hadley..	31,000	Clarkston	10,630
Jamica Plain..	30,820	Orchard Lake ..	10,210
Northbridge ..	30,064	Waldron	10,200
Point Pines	30,000	North Adams ..	10,000
East Mansfield..	25,000		
South Gardner..	25,000		
Wallaston	24,000		
Wollaston	22,103		
Turners Falls ..	22,000		
Fairhaven	20,000		
Norwood	20,000		
Plainville	20,000		
Walden	18,000		
Allston	17,686		
Adrian	13,130		
Roslindale	12,000		

MINNESOTA

Minneapolis ..	\$10,250,425
St. Paul	3,974,000
Duluth	1,785,444
Winona	244,000
Rochester	203,000
Red Wing	171,200
Fergus Falls ..	150,329
Albert Lea	126,738
Hendricks	114,500
Brainerd	105,600
Hibbing	101,000
Lubene	68,200
Morrehead	64,000
Montevideo	62,000
Blue Earth	59,000
Bemidji	58,400
Waseca	55,800
Stillwater	54,000
Little Falls ..	53,000
Argyle	51,037
Alexandria	49,000
Faribault	46,000
Two Harbors ..	44,000
Pipestone	43,200
Breckenridge ..	43,100

MICHIGAN

Detroit	\$25,061,791
Grand Rapids..	3,004,052
Saginaw	1,130,400
Flint	940,566
Bay City	801,600
Pontiac	776,919
Lansing	748,800
Jackson	599,160
Kalamazoo	530,460
Battle Creek..	501,000
Holland	442,273
Muskegon	380,000
Port Huron	380,000

MINNESOTA—Continued		Webster Grove	341,000	Minden	27,700	East Rutherford	74,000	North Tona-		Hackensack	36,000
Sleepy Eye	41,800	Carthage	246,700	Ashland	27,200	Little Falls	72,400	wanda	300,400	Eggertsville	35,000
Benson	41,280	Clayton	172,506	Stromsburg	26,500	Secaucus	70,400	Glen Falls	284,000	Onondaga	35,000
Virginia	40,200	Jefferson City	158,000	Rushville	26,447	Bridgeton	62,000	Irondequoit	271,000	Sidney	34,400
Saux Center	39,000	University City	155,966	Mason City	25,000	Carlton Hill	60,000	Williamsburg	262,500	Geneseo	33,000
Northfield	38,000	Columbia	136,000	Wisner	22,800	Spring Lake	59,344	Cohoes	259,000	Port Rich-	
Worthington	35,200	Independence	121,000	Wilsonville	21,338	Westwood	58,000	Medina	247,083	mond	31,000
Thief River		Kirkwood	111,500	Western	18,201	Brunswick	57,045	Larchmont	235,593	Catskill	30,800
Falls	34,400	Cape Girardeau	106,000	Beaver City	17,500	Bernardsville	57,000	Newbury	235,200	Port Henry	30,800
Caledonia	31,800	Dedalia	104,000	Clay Center	16,282	Leonia	54,792	Oswego	210,000	Roslyn	30,400
Appleton	28,800	Louisiana	98,000	Ericson	14,000	Highland Park	54,200	Great Neck	207,314	West Haver-	
Morris	27,000	Maplewood	87,000	Hemingford	13,234	Matawan	54,000	Rome	206,000	straw	30,800
Crookston	26,000	Fulton	83,000	Oshkosh	13,000	Haddonfield	53,200	Port Washing-		Astoria	30,377
Litchfield	26,000	Hannibal	81,000	Tilden	11,638	Midland Park	52,500	ton	204,194	Copake Falls	30,000
Olivia	25,700	Excelsior Springs	78,400	Lyons	11,116	Ramsey	51,000	Gloversville	202,980	Webster	28,760
Annandale	25,237	Nevada	76,000	Bertrand	10,567	Penns Grove	49,000	Irrington	202,644	Adams	28,000
Brookside	25,000	Bonne Terre	66,400	Pender	10,062	Vineland	47,000	Scarsdale	196,916	Wildcliff	28,000
Ironton	24,208	Maryville	66,400	Hoskins	10,000	Boonton	46,000	Rock Beach	192,000	Bolivar	27,536
Cannon Falls	23,200	Mexico	66,000	Petersburg	10,000	Central City	46,000	Auburn	190,000	Kew Gardens	26,435
Graceville	22,400	Higginsville	65,430			Rahway	46,000	Woodhaven	185,703	Cornwall	26,000
Cottonwood	21,111	Poplar Bluff	63,000	NEVADA		Verona	36,400	Stapleton	172,608	Greenport	26,000
Dawson	20,398	Liberty	62,900	Reno	\$ 96,000	Woodbury	34,000	Jamestown	166,000	Westbury	25,247
Chrisholm	17,600	Washington	62,500	Las Vegas	85,500	Caldwell	32,400	Garden City	163,170	Fieldston	25,000
Fulda	17,000	Harrisonville	58,400	Carson City	21,500	Wildwood	32,400	Richmond Hill	161,930	Woodcliff	24,200
Lindstrom	16,000	West Plains	55,500	McDermitt	21,443	Sparta	30,642	Ithaca	159,000	West Nyak	23,915
Hallandale	15,026	Webb City	56,000	Goldfield	12,400	Short Hills	30,141	Staten Island	155,668	Haverstraw	23,000
Baudette	14,000	Malden	51,700	Fallon	16,000	Millburn	25,788	Lynbrook	154,317	Lawville	23,000
Excelsior	13,029	Hayti	48,500			Union City	23,000	Corning	154,000	Williamston	23,000
Lamberton	11,099	Normandy	46,500	NEW HAMPSHIRE		Clinton	21,333	Beacon	148,000	Morris	22,425
Crosby	12,231	Butler	44,000	Manchester	\$ 652,000	Keansburg	20,000	Freeport	142,000	Brighton	22,000
Elbow Lake	10,360	Canton	42,600	Dover	165,000	Wortendyke	20,000	Saranac Lake	136,400	Alexandria	20,614
McGrath	10,000	St. Genevieve	42,200	Berlin	116,000	Avon by the Sea	19,500	Jackson		Elizabeth	20,457
Parnell Town-		Dexter	41,400	Lebanon	84,000	Haledon	18,200	Heights	135,757	Floral Park	20,319
ship	10,000	Jackson	39,200	Portsmouth	84,000	Hillsdale	16,591	Amsterdam	129,800	Pyrites	20,000
Tyler	10,000	Bonnyville	38,000	Keene	76,000	Califon	15,000	Dansville	127,000	Yorktown	
		Palmyra	35,500	Concord	71,200	Monmouth		Batavia	125,000	Heights	20,000
MISSISSIPPI		Aurora	34,400	Gorham	51,600	Beach	12,000	Middletown	123,000	Springfield	19,665
Jackson	\$ 470,000	Charleston	34,000	Milford	50,600	West Englewood	11,059	Kenmore	122,692	Ridgewood	18,307
Meridian	352,000	Bowling Green	37,200	Nashua	50,000	Succasunna	11,000	Bath	121,836	Snyder	18,272
Laurel	279,000	Farmington	30,000	Claremont	46,000	Mendham	10,619	Pelham	117,164	St. George	17,846
Vicksburg	214,600	Norborne	27,800	Hinsdale	45,800	Fairlawn	10,000	Woodmere	115,172	Bayside	17,065
Hattiesburg	204,000	Sweet Springs	27,200	Barrington	33,662	North Caldwell	10,000	Point	112,000	New Platz	17,000
Greenwood	166,000	Grant City	26,000	Lisbon	26,200	Reading	10,000	Coney Island	111,000	Elmhurst	15,527
Columbus	153,000	Flat River	25,000	North Stratford	10,000	White Horse	10,000	Lawrence	102,027	Selkirk	15,178
Greenville	106,000	Hopkins	20,148			Wyckoff	10,000	Hudson	102,000	Hewlett	15,000
Clarksdale	95,200	Creve Coeur	18,500	NEW JERSEY				Central City	101,000	Marquette	15,000
Tupelo	89,000	Fairplay	16,222	Newark	\$ 9,326,000	NEW MEXICO		Fulton	101,000	Ozone Park	15,000
Metcalfe	84,525	Parkville	16,000	Paterson	3,160,000	Albuquerque	\$ 620,700	Patchogue	100,400	New Brighton	14,704
Gulfport	77,100	Rea	15,000	Jersey City	2,864,000	Santa Fe	158,500	Forest Hills	96,851	Hopewell	14,664
Tutweiler	73,992	Puxico	13,046	East Orange	2,681,568	Las Vegas	105,300	Rockville Cen-		Sandy Creek	13,920
Brookhaven	73,000	Orrick	13,000	Montclair	1,305,900	Raton	53,500	ter	96,400	Tannersville	13,305
Yazoo City	68,600	La Belle	12,167	Trenton	1,240,000	Las Cruces	31,700	Little Falls	92,000	Hollis	13,028
Sumner	67,487	Lilex	11,105	Plainfield	1,000,200	Silver City	26,900	Saratoga		Baker	12,112
Shuqualak	62,288	MONTANA		Elizabeth	904,000	Lordsburg	22,500	Springs	91,200	Granger	12,109
Ocean Springs	60,240	Butte	\$ 306,000	Atlantic City	862,400	Roswell	21,100	Plattsburgh	91,000	Watkins Glen	12,008
Grenada	52,800	Billings	256,200	Rumson	645,567	Clovis	16,800	Mineola	90,500	Orchard Park	12,000
Flora	52,024	Helena	255,200	Hoboken	592,000	Deming	13,000	Norwich	90,000	Rosebank	11,952
Belzoni	44,600	Great Falls	144,000	Passaic	566,000	Farmington	12,900	Rockaway		Dale	11,820
Indianola	43,700	Missoula	134,000	Orange	516,000	Melrose	12,000	Ilion	86,000	Beach	11,741
Okolona	43,500	Lewistown	113,000	Camden	512,000	Ochoa	11,000	Le Roy	85,000	South Scho-	
Newton	41,619	Kalispell	100,000	South Orange	505,038	Springer	10,600	Baldwin	81,000	dach	11,000
West Point	40,600	Bozeman	94,200	Ridgewood	480,852	Carrizozo	10,034	Lewiston	80,544	Arlington	10,000
Columbia	39,700	Anaconda	64,400	Hackensack	477,300	Pajarito	10,000	Hornell	80,400	Laurelton	10,000
Lorman	37,661	Deer Lodge	37,000	Morristown	369,134			Douglaston	79,500	Loomis	10,000
Beulah	36,000	Dillon	35,000	New Brunswick	360,400	NEW YORK		Corinth	79,200	New Bruns-	
Philadelphia	33,200	Havre	33,400	Red Bank	306,300	New York	\$ 158,400,000	Albion	78,400	wick	10,000
Durant	33,100	Glendive	29,000	Bloomfield	300,400	City		Brockport	76,000	Patterson	10,000
Booneville	32,600	Baker	24,400	Clifton	274,000	Brooklyn	37,360,000	Tarrytown	76,000	Town of	
Lucedale	31,105	Sidney	24,300	Little Silver	255,000	Buffalo	15,240,000	Cedarhurst	75,200	Harmony	10,000
Louisville	30,300	Toston	16,581	North Plainfield	241,441	Rochester	8,647,000	Huntington	73,600	Walker	10,000
Sunflower	29,076	Whitehall	15,856	Weehawken	208,000	New Rochelle	5,746,000	Rye	73,200	Wash	10,000
Lexington	29,000	Bole	12,000	Ventnor	191,700	Syracuse	4,740,000	Geneva	68,800	NORTH CAROLINA	
Starkville	29,988	NEBRASKA		Englewood	170,000	Yonkers	3,800,000	Woodside	67,500	Charlotte	\$ 1,856,000
New Albany	28,400	Omaha	\$ 4,790,200	Roselle	155,700	Albany	2,740,000	Long Beach	65,974	Asheville	1,149,630
Pocahontas	28,033	Lincoln	650,200	Princeton	153,972	Mount Vernon	2,555,652	Newark	65,000	Winston-Salem	870,085
Shaw	25,000	Norfolk	295,600	Woodbridge	152,557	Elmira	916,700	Byron	64,844	Raleigh	461,000
Pass Christian	23,900	Hastings	229,000	Nutley	151,000	Binghamton	902,000	Ossining	63,800	Wilmington	392,319
Cleveland	23,400	Fremont	198,000	Glen Ridge	149,500	Long Island		Penn Yan	62,400	Durham	379,200
Macon	22,700	Kearney	140,200	Freehold	143,200	City	867,000	Hempstead	59,800	Statesville	368,704
Hazlehurst	22,600	North Platte	134,000	Perth Amboy	132,200	Lockport	865,220	Monticello	59,200	Greensboro	361,200
Forest	19,550	Grand Island	108,000	Bayonne	130,000	Jamaica	830,834	Canajoharie	57,000	High Point	260,550
Darling	17,700	Valley	101,000	Maplewood	123,130	Schenectady	820,000	Nichols	55,019	Washington	214,900
Drew	17,632	York	98,500	Merchantville	122,940	White Plains	785,300	Chatham	55,000	Salisbury	212,000
Liberty	17,000	Beatrice	77,000	Asbury Park	122,000	Far Rockaway	769,648	Peekskill	54,000	Wilson	188,600
Georgetown	16,778	Sutton	69,773	Summit	110,400	Dunkirk	709,000	Hudson Falls	53,000	Foldsboro	185,200
Kewanee	15,011	McCook	57,000	Upper Montclair	104,645	Bronx	651,000	Salvay	52,000	Gastonia	175,800
Centerville	13,084	Columbus	54,000	Rutherford	101,000	Utica	592,000	Camden	51,268	Rocky Mount	167,400
Boyle	13,000	Mitchell	47,025	Whippany	100,000	Mount Kisco	528,000	Pleasantville	51,000	Burlington	160,500
Crawford	12,000	Holdrege	46,000	Westfield	95,228	Troy	512,000	Ormon Place	50,000	Greenville	155,300
Coldwater	11,071	Scottsbluff	46,000	Bogota	95,000	Niagara Falls	481,200	Babylon	49,102	New Vern	154,990
Bobo	11,000	Fairbury	44,000	Bellevue	86,400	Watertown	480,000	North Roches-		Kingston	151,750
Electric Mills	10,900	Ashton	40,941	Washington	85,361	Pelham	469,487	ter	47,500	Scotland Neck	128,400
Chalybeate	10,543	Nebraska City	39,000	Ridgely Park	85,000	Flushing	465,900	Rensselaer	47,000	Concord	121,500
Woodland	10,215	Scraper	37,618	Phillipsburg	82,800	Olean	404,000	Cooperstown	46,000	Mt. Gilead	114,265
Coahoma	10,000	Broken Bow	37,200	Collingswood	82,000	Bronxville	399,969	Spring Valley	46,000	Reidsville	108,000
		Wahoo	36,210	Edgewater	81,103	Manhattan		Islip Terrace	44,560	Trinity	93,935
MISSOURI		Schuyler	35,330	Frenchtown	81,000	Beach	345,720	Lake Wacca-		Fayetteville	93,500
St. Louis	\$ 20,170,000	Plattsburgh	35,000	Irrington	77,000	Glen Cove	337,200	buc	40,018	Warrentown	93,101
Kansas City	9,338,953	Weeping Water	32,633	Honewell	76,014	Mamaroneck	330,200	New Hartford	40,000	Tarboro	91,300
St. Joseph	1,160,000	West Point	32,100	Madison	74,670	Kingston	316,000	Delhi	38,000	Wadesboro	84,156
Springfield	535,400					Poughkeepsie	310,000	Inwood	37,000	Lenoir	68,322
Joplin	365,200							Waterville	36,800	Hamlet	66,800

NEW YORK—Continued

Williamston	61,471	Jackson	448,000	Euclid	63,467
Kannapolis	60,000	Cleveland Hts.	417,424	Hillsboro	63,000
Hendersonville	59,430	Sandusky	416,600	South Charleston	60,625
Elizabeth City	56,000	Shaker Heights	382,512	Bellaire	60,000
Oxford	55,184	Steubenville	338,400	Troy	58,000
Littleton	53,950	Newark	310,400	Forest	57,647
Farmville	49,900	Middletown	296,000	Delphos	57,000
Monroe	49,400	Hartsville	289,500	New Richmond	56,728
Albermarle	48,400	Tiffin	279,380	London	56,100
Madison	48,204	Gates Mills	278,300	Berea	56,000
Hertford	44,438	Fremont	271,000	Sebring	55,000
Lincolnton	38,900	East Liverpool	244,400	Millersburg	53,000
Oak Ridge	37,900	Findlay	240,000	Coshocton	52,000
Grifton	36,118	Fostoria	235,083	Hudson	50,406
Shelby	35,500	Lorain	224,200	Chagrin Falls	50,346
Spring Hope	34,897	Ashtabula	219,000	Amherst	49,700
Smithfield	34,428				
Mt. Olive	33,824				
Maiden	33,644				
N. Wilkesboro	33,000				
Black Creek	31,000				
Sanford	30,782				
Clayton	30,663				
Newton	30,500				
Franklinton	29,836				
Mocksville	29,811				
Red Springs	29,075				
Roanoke Rapids	28,750				
Edenton	27,600				
Hamilton	26,035				
Marshville	25,500				
Bessemer City	24,500				
Snow Hill	24,500				
Maxton	24,050				
Fremont	23,169				
Clinton	23,000				
Kittrell	22,222				
Wake Forest	21,900				
Old Fort	20,000				
Ayden	19,900				
Wallace	19,172				
La Grange	18,671				
Battlesboro	18,568				
Brevard	18,219				
Burnsville	17,000				
Winterville	15,500				
Windsor	15,133				
Fares Road	15,049				
Dover	15,000				
Harris	15,000				
Stantonsburg	14,043				
Biltmore	13,034				
Nashville	12,000				
Walstonburg	11,000				
Apex	10,030				
Elizabethton	10,000				

NORTH DAKOTA

Fargo	\$ 246,000	Warren	196,000	Gallipolis	49,000
Grand Forks	185,200	Alliance	194,000	Geneva	49,000
Minot	125,500	Greenville	191,100	North Baltimore	48,900
Bismarck	116,000	Barberton	190,900	Glendale	45,255
Jamestown	115,000	Athens	184,600	Kent	45,000
Dickinson	59,300	Xenia	184,500	McConnelsville	41,400
Devils Lake	52,200	Greenfield	182,751	Wellington	41,200
Valley City	47,600	Sidney	178,000	Dover Center	40,786
Kenmare	46,444	Chillicothe	168,000	Cadiz	40,000
Hillsboro	29,218	Cambridge	166,400	Wadsworth	39,000
New Rockford	26,400	Elyria	166,000	Radnor	38,344
Harvey	25,800	Ashland	159,000	Prospect	36,152
Lakota	22,458	Lancaster	158,000	Milford	36,000
Enderlin	22,012	Cuyahoga Falls	157,000	Wellsville	36,000
Northwood	21,163	Martins Ferry	156,000	Bedford	34,400
La Moure	20,200	Mount Vernon	156,000	Port Clinton	34,000
Ray	17,511	Salem	150,000	Lisbon	32,977
Minnewaukan	16,000	Marietta	148,000	Rocky River	31,776
Napoleon	15,805	Massillon	144,000	Mount Gilead	30,400
Garrison	14,000	Bucyrus	138,000	North Olmstead	30,000
Youngtown	12,000	Dover	134,600	Covington	28,484
Kulm	11,000	Painesville	134,000	Sunbury	28,000
Page	10,072	Norwalk	132,000	Orient	25,022
Reynolds	10,000	Wooster	125,000	Sylvania	25,000
		Delaware	124,700	Oak Harbor	24,090
		Ironton	124,400	Oak Hill	24,032
		Wyoming	108,000	Holgate	23,661
		Circleville	104,400	Jeffersonville	23,500
		Dennison	99,200	Cedarville	22,000
		Bellefontaine	98,000	Mount Olive	22,000
		Miamisburg	94,447	Bowdoin	21,036
		Perrysburg	92,700	Camp Chase	20,500
		Van Wert	88,400	West Alexandria	18,250
		Swanton	86,202	Mayfield Hts.	18,129
		Conneaut	83,000	New London	18,000
		Wilmington	81,400	Gettysburg	16,500
		Defiance	81,000	Hanging	15,344
		Washington		Aurora	15,092
		Court House	78,000	Damascus	14,000
		East Cleveland	76,000	Hanoverton	14,000
		Niles	69,000	Bloomville	13,669
		Granville	67,655	Macksburg	13,600
		Kenton	67,200	Larue	13,342
		Ohio City	67,166	Wickliffe	13,127
		Pomeroy	66,000	Vaughnsville	13,002
		Bluffton	65,001	Canal Winchester	12,626

OHIO

Cleveland	\$22,614,169	Warren	196,000	Gallipolis	49,000
Cincinnati	16,198,300	Alliance	194,000	Geneva	49,000
Columbus	6,083,000	Greenville	191,100	North Baltimore	48,900
Toledo	5,888,476	Barberton	190,900	Glendale	45,255
Akron	3,714,400	Athens	184,600	Kent	45,000
Dayton	3,083,531	Xenia	184,500	McConnelsville	41,400
Youngstown	2,104,000	Greenfield	182,751	Wellington	41,200
Canton	1,380,400	Sidney	178,000	Dover Center	40,786
Springfield	960,000	Chillicothe	168,000	Cadiz	40,000
Hamilton	902,375	Cambridge	166,400	Wadsworth	39,000
Lima	811,937	Elyria	166,000	Radnor	38,344
Lakewood	805,588	Ashland	159,000	Prospect	36,152
Marion	621,811	Lancaster	158,000	Milford	36,000
Mansfield	614,416	Cuyahoga Falls	157,000	Wellsville	36,000
Norwood	538,500	Martins Ferry	156,000	Bedford	34,400
Portsmouth	484,000	Mount Vernon	156,000	Port Clinton	34,000
Zanesville	460,000	Salem	150,000	Lisbon	32,977
		Marietta	148,000	Rocky River	31,776
		Massillon	144,000	Mount Gilead	30,400
		Bucyrus	138,000	North Olmstead	30,000
		Dover	134,600	Covington	28,484
		Painesville	134,000	Sunbury	28,000
		Norwalk	132,000	Orient	25,022
		Wooster	125,000	Sylvania	25,000
		Delaware	124,700	Oak Harbor	24,090
		Ironton	124,400	Oak Hill	24,032
		Wyoming	108,000	Holgate	23,661
		Circleville	104,400	Jeffersonville	23,500
		Dennison	99,200	Cedarville	22,000
		Bellefontaine	98,000	Mount Olive	22,000
		Miamisburg	94,447	Bowdoin	21,036
		Perrysburg	92,700	Camp Chase	20,500
		Van Wert	88,400	West Alexandria	18,250
		Swanton	86,202	Mayfield Hts.	18,129
		Conneaut	83,000	New London	18,000
		Wilmington	81,400	Gettysburg	16,500
		Defiance	81,000	Hanging	15,344
		Washington		Aurora	15,092
		Court House	78,000	Damascus	14,000
		East Cleveland	76,000	Hanoverton	14,000
		Niles	69,000	Bloomville	13,669
		Granville	67,655	Macksburg	13,600
		Kenton	67,200	Larue	13,342
		Ohio City	67,166	Wickliffe	13,127
		Pomeroy	66,000	Vaughnsville	13,002
		Bluffton	65,001	Canal Winchester	12,626

OREGON

Terrace Park	12,500	Titusville	230,600
Thurman	12,000	Merion	225,591
Castine	11,256	Shamokin	208,000
Ridgeway	11,207	Troy	205,065
Burton	11,108	Pittston	202,000
Homeworth	11,013	Lansdale	197,100
Kinsman	10,500	Warren	192,000
Hopewell Twp.	10,166	Easton	188,000
Pataskala	10,014	Chestnut Hill	187,800
Pottstown	10,000	Ardmore	182,502
Walbridge	10,000	Bethlehem	180,000
		Dormot	177,800
		Parnassus	168,007
		Edgeworth	166,447
		Braddock	165,000
		Ellwood City	163,400
		New Cumberland	159,000
		Hazelton	159,840
		Pottsville	153,000
		Catasauqua	152,000
		Uniontown	148,000
		Sharon	138,000
		Kane	137,000
		Indiana	136,000
		Lock Haven	134,000
		Wayne	133,000
		Beaver Falls	129,000
		Lathrobe	129,000
		Dunmore	128,000
		Pottstown	128,000
		Kingston	127,000
		Carlisle	126,400
		Milton	116,000
		Oakmont	113,400
		Monongahela	113,000
		Punxsutawney	108,000
		Franklin	102,500
		Shenandoah	102,094
		Carnegie	98,000
		Tamaqua	98,000
		Brackenridge	97,900
		Duquesne	96,000
		Beaver	94,000
		Meadville	94,000
		Lewistown	91,000
		Bala-Cynwyd	89,811
		South Williams- port	89,200
		Swarthmore	86,750
		Trountrun	85,025
		Homestead	85,000
		Hanover	83,000
		Whitemarsh	83,000
		Hollidaysburg	81,950
		Williamsburg	81,000
		Gettysburg	80,800
		Du Bois	79,000
		Wynnewood	79,000
		Bloomsburg	78,200
		Bangor	78,000
		Overbrook	77,900
		Lititz	77,500
		Sharon Hill	76,020
		Crafton	76,000
		Jenkintown	74,000
		Jeannette	72,000
		Tyrone	72,000
		Germantown	70,500
		McKees Rocks	70,000
		Bryn Mawr	68,400
		Bridgeport	64,400
		Dickson City	64,400
		Swissvale	64,000
		Brookville	63,000
		Danville	63,000
		Huntingdon	63,000
		Camp Hill	61,255
		Waynesburg	60,000
		State College	58,545
		Berwick	58,400
		Ephrata	58,010
		Connellsville	57,200
		Honesdale	57,100
		Drexel Hill	57,055
		Scottsdale	57,000
		Roxborough	57,815
		E. Pittsburgh	56,000
		Grove City	56,000
		Darby	55,000
		Upper Darby	54,000
		Doylestown	53,200
		Redley Park	52,000
		Everett	51,480
		Glen Olden	47,000
		Muncy	46,700
		Bedford	46,200
		Radnor	46,127
		Aspinwall	46,000
		Mahoney City	46,000
		North East	46,000
		Waynesboro	46,000
		Pine Grove	45,018
		Mt. Airy	45,000
		Lewisburg	44,000
		Ariel	43,251

PENNSYLVANIA

Philadelphia . . .	\$44,402,011	Swissvale . . .	64,000
Pittsburgh . . .	22,075,087	Brookville . . .	63,000
Scranton . . .	3,396,047	Danville . . .	63,000
Reading . . .	1,970,076	Huntingdon . . .	63,000
Wilkes-Barre . . .	1,414,147	Camp Hill . . .	61,255
Sewickley . . .	1,147,095	Waynesburg . . .	60,000
Johnstown . . .	1,339,936	State College . . .	58,545
Erie . . .	1,300,000	Berwick . . .	58,400
Wilkesburg . . .	929,627	Ephrata . . .	58,010
Lancaster . . .	910,000	Connellsville . . .	57,200
Williamsport . . .	908,628	Honesdale . . .	57,100
Harrisburg . . .	904,000	Drexel Hill . . .	57,055
Chester . . .	896,000	Scottsdale . . .	57,000
York . . .	740,000	Roxborough . . .	57,815
Altoona . . .	730,000	E. Pittsburgh . . .	56,000
Washington . . .	649,520	Grove City . . .	56,000
Allentown . . .	644,000	Darby . . .	55,000
McKeesport . . .	590,000	Upper Darby . . .	54,000
Elkins Park . . .	586,327	Doylestown . . .	53,200
Butler . . .	485,012	Redley Park . . .	52,000
New Castle . . .	447,000	Everett . . .	51,480
Lebanon . . .	398,000	Glen Olden . . .	47,000
Lehighton . . .	361,672	Muncy . . .	46,700
Haverford . . .	356,000	Bedford . . .	46,200
Oil City . . .	301,000	Radnor . . .	46,127
Monessen . . .	300,000	Aspinwall . . .	46,000
Rochester . . .	298,000	Mahoney City . . .	46,000
Bellevue . . .	293,900	North East . . .	46,000
Lansdowne . . .	258,200	Waynesboro . . .	46,000
New Kensington . . .	246,000	Pine Grove . . .	45,018
Greensburg . . .	240,000	Mt. Airy . . .	45,000
Bradford . . .	236,000	Lewisburg . . .	44,000
		Ariel . . .	43,251

PENNSYLVANIA—Continued

Northampton	42,200
Emporium	42,000
Wellsboro	42,000
Somerset	41,266
Meyerstown	40,800
Columbia	40,000
Morrisville	39,000
Montgomery	38,026
Bellefonte	37,000
Clinton County	37,000
Carbondale	36,600
Blue Bell	36,007
Freeport	36,004
Mauch Chunk	35,000
Manheim	35,000
Moosic	35,000
Emsworth	34,018
Stroudsburg	34,000
Annaville	33,000
Salisbury	33,000
Plymouth	
Meeting	32,562
Donora	32,500
Hummelstown	32,000
Vandergrift	31,200
Cementon	31,000
Penbrook	30,400
Mt. Pleasant	
Mills	29,002
Pennsburg	28,700
Coraopolis	28,000
Newton Square	28,000
N. Belle Vernon	28,000
Avonmore	27,800
Elizabethville	27,324
Chadds Ford	27,300
Richland	27,092
Ingram	26,000
Freemansburg	25,827
Wyncate	25,000
Nuangola	24,776
Universal	24,000
Lyndora	22,900
South Lanchorne	22,780
Oak Lane	22,688
Forest City	22,500
Linden	22,200
Crucible	22,000
Claysville	21,822
Manoa	21,202
New Salem	21,039
Red Rock	21,000
Stafford	20,781
Clintonville	20,000
Southmonte	20,000
Factoryville	19,652
Jessup	19,200
Glenside	19,175
Mechanicsburg	18,440
Joffre	14,000
Bartonsville	16,500
Dover	15,815
Manayunk	15,565
Hershey	15,140
Frankfort	15,000
Merion Station	15,000
Trexlerstown	15,000
Natrona	14,200
Fleming	14,110
Carmichaels	14,092
Newsberry	14,000
Wallingford	14,000
Yardley	14,000
North Glenside	13,500
Brentwood	13,000
Torresdale	13,000
Dixenville	12,480
Kisyl	12,030
Blaw Knox	12,000
Canadenses	12,000
Niantic	12,000
Nicholson	12,000
Sandy Creek	12,000
Petroleum Center	11,100

RHODE ISLAND

Providence	\$5,580,000
Fdgewood	645,000
Pawtucket	328,000
Woonsocket	302,000
Central Falls	170,000
Westerly	158,000
Newport	128,000
West Warwick	75,200
Cranston	68,000
Washington	25,000

SOUTH CAROLINA

Columbia	\$1,137,204
Snartanburg	801,053
Charleston	799,000
Greenville	560,000
Lancaster	404,000

Sumter	357,000
Anderson	177,000
Newberry	160,200
Kirksey	152,000
Greenwood	144,000
Clinton	127,377
Rock Hill	122,000
Bishopville	109,500
Darlington	106,300
Simtic	80,000
Abbeville	75,600
Kollock	68,000
Florence	66,928
Belton	65,000
Gaffney	61,000
Orangeburg	59,000
Clio	54,000
Honea Path	53,023
Hartsville	48,700
Timmons ville	43,282
Marion	43,000
Cheraw	41,000
Bennettsville	40,500
Dillon	40,200
McCormick	40,100
Malboro County	35,000
Lake City	34,500
Manning	34,000
York	33,113
Ninety Six	32,638
Barnwell	30,700
Cameron	30,312
Allendale	30,000
Varnville	24,238
Latta	20,800
Seneca	17,000
Winnsboro	16,616
Williston	16,124
Pinewood	16,028
Clemson College	15,097
Blaney	15,028
Ridge Spring	14,582
Fairfax	14,126
Pamplico	12,712
Belvedere	12,400
Mount Carmel	12,368
Kathwood	11,000
Yonges Island	11,000

SOUTH DAKOTA

Sioux Falls	\$ 559,000
Aberdeen	203,200
Mitchell	99,100
Watertown	90,500
Brookings	70,000
Yankton	69,200
De Smet	62,089
Pierre	60,000
Huron	46,000
Vermillion	40,000
Belle Fourche	37,071
Dell Rapids	35,300
Hot Springs	35,200
Freeman	34,000
Redfield	28,800
Lemmon	27,300
Kimble	26,000
Onida	26,000
Winner	24,500
Philip	23,266
Wilmot	22,369
McIntosh	20,000
Hudson	15,119
Colome	14,350

TENNESSEE

Memphis	\$4,525,106
Nashville	3,010,052
Knoxville	2,286,908
Chattanooga	2,047,370
Jackson	448,160
Dyersburg	240,000
Columbia	188,998
Johnson City	175,652
Bristol	114,000
Morristown	98,000
Cleveland	85,842
Union City	79,000
Erwin	78,000
Humboldt	76,738
Rockwood	74,912
Lebanon	69,000
Brownsville	64,500
Clarks ville	64,000
Kingsport	60,000
Elizabethton	59,500
Trenton	58,506
Springfield	55,200
Covington	54,920
Paris	50,008
Pulaski	49,000
Lawrenceburg	48,000
Fayetteville	46,250
Gallatin	45,300
McMinnville	43,000

Ripley	41,420
Shelbyville	40,000
Denmark	36,115
Athens	34,178
Halls	33,500
Ashbury	30,000
Hardin County	30,000
Millington	29,000
Coal Creek	28,224
Sweetwater	26,871
Lexington	25,071
Henderson	24,000
Bolivar	23,145
Savannah	21,565
Tiptonville	21,300
Henning	17,930
Loudon	17,000
Stanton	14,005
Fountain City	12,175
Carthage	12,117
Adams	12,000
Old Hickory	12,000
McEwen	11,000
Bellevue	10,000

TEXAS

Dallas	\$4,435,904
San Antonio	4,390,000
Houston	3,691,000
Fort Worth	1,989,000
El Paso	1,350,000
Waco	995,000
Beaumont	731,688
Galveston	405,000
Austin	384,504
Amarillo	321,096
Sherman	311,100
Corpus Christi	293,088
Coriscana	276,424
Greenville	273,000
Big Spring	267,092
Breckenridge	267,000
Tyler	259,500
Wichita Falls	238,000
Abilene	219,096
Victoria	204,600
Paris	202,000
Laredo	140,000
Port Arthur	140,000
Brownsville	137,164
Palestine	132,500
Denton	130,000
Denison	124,000
Del Rio	120,356
Marshall	118,000
Texarkana	107,000
Waxahachie	104,000
Brownwood	102,500
Taylor	98,700
Navasota	96,500
San Angelo	96,500
Hillsboro	91,000
Terrell	87,400
Lubbock	79,200
Vernon	76,500
Colorado	75,928
Bryan	75,000
Athens	74,500
Cleburne	74,000
Harlingen	68,300
McKinney	67,500
Comanche	67,300
Kaufman	65,800
Longview	64,000
Cisco	63,500
Gonzales	61,800
Gainesville	59,000
Belville	58,752
Arlington	58,500
Mineral Wells	58,000
Bay City	56,806
Electra	55,200
Schulenburg	54,200
Lufkin	53,600
McAllen	52,600
Hubbard	51,100
Bonham	50,632
San Benito	48,500
Mexia	47,800
Bowie	47,716
Rusk	47,700
Stephenville	45,900
Goliad	45,500
Huntsville	45,300
Ennis	45,000
Marlin	44,600
Franklin	44,000
Stamford	44,000
Paducah	43,300
Jacksonville	42,800
San Marcos	39,100
Memphis	36,900
Plainview	34,600
Sequin	34,600
La Grange	34,400

Freeport	34,300
Jefferson	34,300
Atlanta	34,000
New Braunfels	33,700
Coleman	33,472
Quanah	33,300
Hunt	32,000
Beckville	31,700
Blooming Grove	31,000
Georgetown	30,500
Kyle	30,000
Snyder	30,000
Alamo	29,000
Cooper	28,200
Seymore	27,600
Strawn	27,400
Comstock	27,000
Slaydon	27,000
Decatur	26,820
Frost	26,500
Gatesville	26,300
Kerrville	25,500
Midland	25,300
Honey Grove	25,200
McLean	25,200
Henrietta	24,800
La Mesa	24,550
Whitewright	24,350
Windon	24,000
Washington	23,000
La Feria	22,900
Borger	22,500
Buckholts	22,500
Killeen	22,500
Weimar	22,250
Robstown	22,000
Edinburg	21,900
Pampa	21,750
Bastrop	21,700
Turkey	21,500
Clifton	21,308
Gunter	21,000
Chico	20,852
Olney	19,950
Winters	19,600
Sonora	19,200
Center	19,000
Coahoma	19,000
Jasper	19,000
Mesquite	18,500
Uvalde	18,100
Creedmore	18,000
Pecos	18,000
Weslaco	16,500
Portland	16,100
Christoval	15,000
Half Center	15,000
Alfred	14,500
Ben Franklin	13,500
Garwood	13,000
Orth	13,000
Ripley	13,000
Emory	11,200
Cat Spring	11,000
Clint	11,000
La Porte	11,000
Telfener	11,000

UTAH

Salt Lake City	\$1,600,000
Ogden	419,000
Bountiful	62,300
Provo	44,200
American Fork	37,600
Panguitch	26,800
Eureka	26,200
Ephraim	20,000
Nephi	18,800
Richfield	18,400
Treemontion	18,300
Brigham	17,800
Cedar City	16,800
Teasdale	14,800
Loa	14,560
Roosevelt	12,800

VIRGINIA

Richmond	\$5,095,600
Charlottesville	1,732,200
Norfolk	1,726,660
Roanoke	783,000
Portsmouth	731,000
Danville	478,000
Lynchburg	457,000
Franklin	431,000
Leesburg	297,000
Petersburg	272,500
Newport News	236,000
Alexandria	225,000
Augusta County	225,000
Staunton	221,600
Suffolk	189,400
Emporia	159,500
Fredericksburg	124,900

Martinsville	122,000
Drake Branch	116,000
Hampton	112,200
Ristol	87,600
Orange	85,100
Covington	71,500
Big Stone Gap	70,000
Coeburn	67,500
South Boston	66,000
Winchester	64,000
Lee Hall	61,800
Wise	55,000
Farmville	52,000
Modestown	51,000
Waverly	49,500
Front Royal	46,500
Harrisonburg	46,000
Lexington	43,500
Warrenton	42,000
Welcome	38,500
Salem	38,400
Bedford City	32,400
Chincoteague	31,600
Irvington	29,300
Quantico	29,000
Crewe	27,600
Assawomen	27,000
Woodstock	26,400
Watsville	26,000
Chase City	23,900
Culpeper	23,500
Blackstone	22,900
Caret	21,000
Coytheville	21,000
Pulaski	21,000
Trevilians	18,000
Holland	17,200
Edgerton	17,100
Warm Springs	16,000
Ewing	15,000
Chester	13,300
Bridgewater	13,200
Windsor	13,200
Cullen	13,000
Upperville	12,700
Troutville	12,500
Andover	11,000
Critz	11,000
Scrabble	11,000

VERMONT

Burlington	\$ 332,000
Rutland	178,000
Barre	96,000
Manchester	83,700
Montpelier	82,000
Bellows Falls	74,000
Brattleboro	61,600
Bennington	49,800
Derby Line	27,000
Milton	17,500
Washington	17,100

WASHINGTON

Seattle	\$5,712,184
Spokane	3,077,059
Tacoma	1,555,653

By William A. Stark
Fifth Third Union Trust Co., Cincinnati

THE endorsement of life insurance by bankers and trust officers show that men with financial wisdom realize the value of this best estate building medium ever devised. As far as testimonials go, few industries or businesses can boast of a better collection than that given above by financial institutions representing millions of resources.

Life insurance as a protection against premature death is unparalleled, as an investment it ranks with the best because of diversification of securities owned by life insurance companies. Furthermore, the investment yield is exceptionally good, the average paid by 156 companies on funds left with them being 4.76 percent. Few good investments have yields greater than this.

THE NATIONAL UNDERWRITER

Life Insurance Edition

C. M. Cartwright, *Managing Editor*

Life Insurance Distributions Number

A Great Pillar of Strength

THE dire results of the stock market debacle last fall and the present impaired business prosperity have placed another feather in the cap of life insurance. It didn't take the market crash for the public to appreciate the value of life insurance because life insurance sales have showed a marked increase during the last decade; but since that time the public has grown to realize as never before that life insurance is our country's greatest pillar of strength.

After the smoke had cleared away last November and the billions of paper losses had been wiped out, representing in many cases the lifetime savings of many who should not have been playing the market, life insurance companies with investment holdings of \$18,000,000,000 stood firm and unworried. The wisdom of the management of the life insurance companies and the state laws which require investments of a conservative character was graphically demonstrated. The situation was well summed up by President Parkinson of the Equitable Life of New York when he said, "Investors in life insurance do not have to read the afternoon papers to see what their policies are worth."

Payments Will Be Greater Every Year

CLAIM payments and returns to policy holders of life insurance companies in this country at present are increasing at the rate of about a quarter of a billion dollars a year; in 1928 the amount totaled \$2,057,038,892 and in 1929 somewhat over \$2,197,482,574.

While this is the present growth, it will become much greater each year. There are two factors that make for this: First, the rapid growth of business in force; whereas it has taken 80 years to accumulate the first \$100,000,000,000, life insurance authorities estimate that the second \$100,000,000,000 will be on the books within the next 10 years. Just when the point of saturation, say four or five hundred billions, will be reached no one can tell but a rough guess would be between 25 and 50 years. Second: The business now on the books, about one hundred billions, is by no means as yet paying back to the public a normal amount in claims. The two billions paid in 1929 is only 2 percent of the total amount in force. This is of course due to the fact that such a large percentage of the business is still comparatively young. When the normal ratio is attained it is safe to say that instead of 2 percent it will be nearer 5 percent.

As an indication, consider the nonparticipating insurance of the Union Central Life, which ceased writing that class of business in 1906. There is now eight and a half millions in force in this group, with approximately six millions of reserves, on which approximately one-half million was paid in claims last year. The percentage of claims to insurance in force being approximately 6 percent.

There are already several of the older companies which are now returning more to their policyholders than they take in in premiums. Some years ago the Connecticut Mutual, which grew very slowly for a number of years, showed what will happen in a company after the business has become thoroughly seasoned and averaged.

Taking very conservative figures as to the ultimate growth of life insurance, say \$300,000,000,000 in force, and assuming an annual return in claim and other payments of

only 4 percent, we shall have, possibly within the next quarter century, a total of claim payments to the public of \$12,000,000,000 a year, instead of the \$2,000,000,000 in 1929. At the present time the premiums amount to about 3.2 percent of the insurance in force. While some of this is term insurance, much more of course is 10, 15 and 20-payment. If new business were entirely discontinued and the present \$100,000,000,000 in force continued in force the total premiums would rapidly decrease for the reason that much of the business would become paid up. This is the case with the Union Central group cited, much of whose business was written on the 20-payment life plan, all more than 24 years ago.

Very likely within the life-time of the present generation, if the assumption stated is approximately correct, the total payments will far exceed the premium income, and a great stream of wealth will be flowing back to the public without a commensurate amount being paid in in the form of premiums.

In life insurance we have undoubtedly the greatest source of well being and prosperity of the nation for the future.

The Travelers' nonparticipating rate on the ordinary life plan without disability at age 35 is \$19.71 per \$1,000. Thirty-five is probably the average age at issue and from 38 to 40 the average age of those now insured, using one of the standard companies as a guide. With the average age of the insured at less than 40 years and with some 16 billions of reserve already accumulated on the first \$100,000,000,000 it is easily to be seen that the present rate of payments of \$2,000,000,000 a year will increase with great rapidity.

Life insurance is now in the accumulation period and as an institution it has not yet reached its full function. The life insurance business has its greatest period ahead of it. We may well pause and marvel at the social and economic results of the life insurance institution as they will be developed in the time to come.

Payments Exceed Wages of Industries

IN these days while business is shaky, when even the financial leaders of the country are wary about making predictions as to the future, life insurance is acting as an equalizing force. Not only is its \$18,500,000,000 of assets aiding the many industries of the country in which they are interested, but the annual payments by life insurance companies to policyholders and beneficiaries aid materially in maintaining an economic balance.

Unemployment is feared by business leaders everywhere and the prosperity of the country is dependent largely on the wages paid the employees of the great industries. However, the wages received by the workers in such a basic industry as iron and steel in 1927 (the last figures available) were only \$1,264,406,000 as compared with life insurance payments to beneficiaries and policyholders in that year of \$1,746,105,000. The annual life insurance payments exceed the yearly wages of the food industry, the textile, the lumber, paper, printing, petroleum and coal, machinery, transportation or the railroad industries.

The automobile industry, the present slump of which is bothering heads of great corporations, paid \$775,478,810 in wages to employees in 1929 which is only a little more than one-third of the 1929 life insurance payments shown in this issue. Life insurance is the most stable business in existence because policyholders make small payments spread over a number of years, making provision for the great catastrophe in the lives of their families. By this method every life insurance policyholder contributes to the economic stability of the United States.

Individual Claim Payments in 1929

Listed by States and Cities

ALABAMA

ALBANY—\$69,300

\$20,000 to \$25,000: John A. Pender
\$5,000 to \$5,000: David Calvin Almon
Industrial: Co. No. 8, 1 claim

ALBERTVILLE—\$17,280

\$2,000 to \$5,000: Furman Jolley
5 \$1,000 claims

ALEXANDER CITY—\$20,933

\$8,000 to \$12,000: Name not given
Industrial: Co. No. 2, 205
Co. No. 8, 1 claim

ALTHEIMER—\$11,000

Name not given

ANDALUSIA—\$82,200

\$25,000 to \$30,000: William M. Know
\$12,000 to \$15,000: William H. Albritton
Name not given
1 claim
2 \$1,000 claims
Industrial: Co. No. 2, 545

ANNISTON—\$131,535

\$5,000 to \$8,000: 2 names not given
\$3,000 to \$5,000: Name not given
1 claim
2 \$1,000 claims
Industrial: Co. No. 2, 3,614
Co. No. 8, 24 claims
Co. No. 8, 59 claims
Co. No. 10, 91 claims

AUTAVILLE—\$44,182

\$15,000 to \$20,000: Name not given
\$12,000 to \$15,000: Henry A. Jordan
\$3,000 to \$5,000: Name not given
1 claim
1 claim

BAY MINETTE—\$15,000

\$3,000 to \$5,000: Jiles L. Phillips, 2 names not given
2 \$1,000 claims

BESSEMER—\$146,466

\$3,000 to \$5,000: William T. Lovelace, Charles Hendon Smith, Calvin R. Abernathy, William J. Austin, 1 name not given
5 \$2,000 claims
4 \$1,000 claims
Industrial: Co. No. 2, 3,214
Co. No. 8, 22 claims
Co. No. 8, 15 claims
Co. No. 10, 91 claims

BIRMINGHAM—\$3,550,000

William C. Gwin, 373,398
Name not given, 310,000
John R. Wallace, 57,000
Name not given, 55,000
Charles W. Hall, 52,000
Name not given, 37,330
Name not given, 35,000
Name not given, 25,146
\$20,000 to \$25,000: Henry H. Persons, 1 name not given
\$15,000 to \$20,000: 4 names not given
\$12,000 to \$15,000: Le Roy P. Percy, 6 names not given
\$5,000 to \$12,000: 11 names not given
\$5,000 to \$8,000: William F. Martin, Alse W. Bell, Robert E. Cotton, Walter Robertson, John B. Farrell, 12 names not given
Industrial: Co. No. 2, 17,026
Co. No. 8, 65 claims
Co. No. 10, 412 claims
Co. No. 11, 103 claims
\$3,000 to \$5,000: Lewis G. White, Frank Wesley Marchand, Henry M. Mallory, Ellis M. Kinney, George M. Lovegood, Charles C. B. Frith, Lee Cotton, Wm. E. Murphy, Olin B. Newman, Ester L. Owens, John W. Douglas, Walter Karr, Omer Brasher, Charles M. Larimore, Robert Earl Latimer, Thomas F. Parker, 33 names not given
43 \$2,000 claims
72 \$1,000 claims

BLUE MOUNT—\$15,852

Name not given

BREWTON—\$41,103

\$8,000 to \$12,000: George Miller, 1 name not given
1 claim
Industrial: Co. No. 2, 190

CATHERINE—\$57,000

John K. Pharr, 57,000
CHEROKEE—\$21,295
\$8,000 to \$12,000: William C. Beck
Name not given

COLLINSVILLE—\$18,640

\$12,000 to \$15,000: William A. Wilbanks
CULLMAN—\$48,524
\$12,000 to \$15,000: E. E. Dickinson
\$5,000 to \$8,000: John F. Sutterer

DECATUR—\$145,612

\$12,000 to \$15,000: Samuel W. Irwin, 2 names not given
Name not given
\$5,000 to \$8,000: 2 names not given
\$3,000 to \$5,000: George O. Chemaut, Thomas M. Dix, 1 name not given
1 claim
8 \$1,000 claims
Industrial: Co. No. 2, 813
Co. No. 8, 11 claims
Co. No. 8, 9 claims
DEMOPOLIS—\$210,540
Robert J. Wiggs, 105,000
\$12,000 to \$15,000: 2 names not given
Name not given
\$3,000 to \$5,000: Charles C. Clay, 3 names not given
given
3 \$2,000 claims
5 \$1,000 claims
DOTHAN—\$127,300
\$8,000 to \$12,000: James D. James, 2 names not given
\$3,000 to \$5,000: Herbert H. Hill, Albert Lloyd Cook, 1 name not given
3 \$2,000 claims
2 \$1,000 claims

ETAW—\$50,540

Reginald W. Barnes, 47,000
1 claim
EVERGREEN—\$50,590
Harley F. Lawrence, 42,000
1 claim
FLORALA—\$37,150
\$3,000 to \$5,000: George W. Reeves, 1 name not given
3 \$2,000 claims
2 \$1,000 claims

FLORENCE—\$173,875

John J. Hughston, 28,000
Name not given
\$12,000 to \$15,000: George Columbus Stewart
\$3,000 to \$5,000: Ernest F. Wilhelm, 1 name not given
1 claim
Industrial: Co. No. 2, 454
Co. No. 8, 2 claims
Co. No. 10, 86 claims

GADSDEN—\$118,185

\$3,000 to \$5,000: Samuel E. Conyers, 2 names not given
3 \$2,000 claims
6 \$1,000 claims
Industrial: Co. No. 2, 3,151
Co. No. 8, 32 claims
Co. No. 8, 11 claims

GEORGIANA—\$80,520

Robert C. Fulford, 62,000
Name not given
HARTSELLE—\$28,700
\$3,000 to \$5,000: John R. Sample, Lonnie O. Suggs, Arthur P. Howell, 12,500
3 \$1,000 claims

HUNTSVILLE—\$155,700

Name not given
\$3,000 to \$5,000: John A. Pender, 4 names not given

INDIANAPOLIS—\$114,810

Name not given
\$5,000 to \$8,000: Henry P. Adams, 2 names not given
2 \$2,000 claims
5 \$1,000 claims
Industrial: Co. No. 10, 97
1 claim

ENTERPRISE—\$46,850

\$12,000 to \$15,000: Henry Augustus Dorsey
Name not given
2 \$2,000 claims
1 claim

EUFAULA—\$54,850

\$3,000 to \$5,000: 2 names not given
3 \$2,000 claims
1 claim
Industrial: Co. No. 2, 1,066
Co. No. 8, 9 claims

ETAW—\$50,540

Reginald W. Barnes, 47,000
1 claim
EVERGREEN—\$50,590
Harley F. Lawrence, 42,000
1 claim
FLORALA—\$37,150
\$3,000 to \$5,000: George W. Reeves, 1 name not given
3 \$2,000 claims
2 \$1,000 claims

INDIANAPOLIS—\$114,810

Name not given
\$5,000 to \$8,000: Henry P. Adams, 2 names not given
2 \$2,000 claims
5 \$1,000 claims
Industrial: Co. No. 10, 97
1 claim

ENTERPRISE—\$46,850

\$12,000 to \$15,000: Henry Augustus Dorsey
Name not given
2 \$2,000 claims
1 claim

EUFAULA—\$54,850

\$3,000 to \$5,000: 2 names not given
3 \$2,000 claims
1 claim
Industrial: Co. No. 2, 1,066
Co. No. 8, 9 claims

ETAW—\$50,540

Reginald W. Barnes, 47,000
1 claim
EVERGREEN—\$50,590
Harley F. Lawrence, 42,000
1 claim
FLORALA—\$37,150
\$3,000 to \$5,000: George W. Reeves, 1 name not given
3 \$2,000 claims
2 \$1,000 claims

INDIANAPOLIS—\$114,810

Name not given
\$5,000 to \$8,000: Henry P. Adams, 2 names not given
2 \$2,000 claims
5 \$1,000 claims
Industrial: Co. No. 10, 97
1 claim

Unreported Payments Are Included in Totals

THE difference between the totals of payments shown opposite the various cities and towns and the sum of the payments actually listed is made up by adding to the payments listed the percentage of the unreported payments for the entire state as shown in the official insurance state reports which the population of the city or town bears to the population of the state. It is impossible to secure a complete list of all payments, especially the smaller ones, so it is assumed that the unreported portion of the payments is evenly distributed throughout the state on the basis of population.

ENSLEY—\$114,810

Name not given
\$5,000 to \$8,000: Henry P. Adams, 2 names not given
2 \$2,000 claims
5 \$1,000 claims
Industrial: Co. No. 10, 97
1 claim

ENTERPRISE—\$46,850

\$12,000 to \$15,000: Henry Augustus Dorsey
Name not given
2 \$2,000 claims
1 claim

EUFAULA—\$54,850

\$3,000 to \$5,000: 2 names not given
3 \$2,000 claims
1 claim
Industrial: Co. No. 2, 1,066
Co. No. 8, 9 claims

ETAW—\$50,540

Reginald W. Barnes, 47,000
1 claim
EVERGREEN—\$50,590
Harley F. Lawrence, 42,000
1 claim
FLORALA—\$37,150
\$3,000 to \$5,000: George W. Reeves, 1 name not given
3 \$2,000 claims
2 \$1,000 claims

INDIANAPOLIS—\$114,810

Name not given
\$5,000 to \$8,000: Henry P. Adams, 2 names not given
2 \$2,000 claims
5 \$1,000 claims
Industrial: Co. No. 10, 97
1 claim

ENTERPRISE—\$46,850

\$12,000 to \$15,000: Henry Augustus Dorsey
Name not given
2 \$2,000 claims
1 claim

EUFAULA—\$54,850

\$3,000 to \$5,000: 2 names not given
3 \$2,000 claims
1 claim
Industrial: Co. No. 2, 1,066
Co. No. 8, 9 claims

ETAW—\$50,540

Reginald W. Barnes, 47,000
1 claim
EVERGREEN—\$50,590
Harley F. Lawrence, 42,000
1 claim
FLORALA—\$37,150
\$3,000 to \$5,000: George W. Reeves, 1 name not given
3 \$2,000 claims
2 \$1,000 claims

INDIANAPOLIS—\$114,810

Name not given
\$5,000 to \$8,000: Henry P. Adams, 2 names not given
2 \$2,000 claims
5 \$1,000 claims
Industrial: Co. No. 10, 97
1 claim

ENTERPRISE—\$46,850

\$12,000 to \$15,000: Henry Augustus Dorsey
Name not given
2 \$2,000 claims
1 claim

EUFAULA—\$54,850

\$3,000 to \$5,000: 2 names not given
3 \$2,000 claims
1 claim
Industrial: Co. No. 2, 1,066
Co. No. 8, 9 claims

ETAW—\$50,540

Reginald W. Barnes, 47,000
1 claim
EVERGREEN—\$50,590
Harley F. Lawrence, 42,000
1 claim
FLORALA—\$37,150
\$3,000 to \$5,000: George W. Reeves, 1 name not given
3 \$2,000 claims
2 \$1,000 claims

INDIANAPOLIS—\$114,810

Name not given
\$5,000 to \$8,000: Henry P. Adams, 2 names not given
2 \$2,000 claims
5 \$1,000 claims
Industrial: Co. No. 10, 97
1 claim

ENTERPRISE—\$46,850

\$12,000 to \$15,000: Henry Augustus Dorsey
Name not given
2 \$2,000 claims
1 claim

EUFAULA—\$54,850

\$3,000 to \$5,000: 2 names not given
3 \$2,000 claims
1 claim
Industrial: Co. No. 2, 1,066
Co. No. 8, 9 claims

ETAW—\$50,540

Reginald W. Barnes, 47,000
1 claim
EVERGREEN—\$50,590
Harley F. Lawrence, 42,000
1 claim
FLORALA—\$37,150
\$3,000 to \$5,000: George W. Reeves, 1 name not given
3 \$2,000 claims
2 \$1,000 claims

INDIANAPOLIS—\$114,810

Name not given
\$5,000 to \$8,000: Henry P. Adams, 2 names not given
2 \$2,000 claims
5 \$1,000 claims
Industrial: Co. No. 10, 97
1 claim

3 \$2,000 claims
4 \$1,000 claims
Industrial: Co. No. 8, 36
claims
Co. No. 8, 51 claims
Co. No. 8, 36 claims

JACK—\$10,000

Name not given

JASPER—\$30,560

Name not given
\$8,000 to \$12,000: 2 names not given

LOCKHART—\$140,500

Name not given
John W. LeMaitre, 65,000
\$3,000 to \$5,000: Name not given
1 claim

MARION JCT.—\$20,000

Name not given

MOBILE—\$1,714,685

John Blacksher, 460,000
Ashbel Hubbard, 228,500
Name not given
Name not given
\$8,000 to \$12,000: 2 names not given
\$5,000 to \$8,000: 3 names not given
\$3,000 to \$5,000: Frank Swanson Gibson, Jewett McScott, Ernest Reynolds Tew, 9 names not given
12 \$2,000 claims
13 \$1,000 claims
Industrial: Co. No. 2, 20,046
Co. No. 8, 75 claims
Co. No. 8, 15 claims
Co. No. 10, 240 claims

MONTGOMERY—\$821,300

Name not given
\$8,000 to \$12,000: 3 names not given
\$5,000 to \$8,000: 7 names not given
\$3,000 to \$5,000: Samuel Isaac, Middle L. Kimbrough, J. J. Cochran, 14 names not given
6 \$2,000 claims
10 \$1,000 claims
Industrial: Co. No. 2, 8,983
Co. No. 8, 67 claims
Co. No. 10, 191 claims

MONTROSE—\$25,000

Name not given

OPELIKA—\$50,700

\$2,000 to \$5,000: George H. Cooper, 2 names not given
3 \$2,000 claims
4 \$1,000 claims
Industrial: Co. No. 2, 1,050
Co. No. 8, 1 claim

OZARK—\$40,400

\$15,000 to \$20,000: Lewie Frank Sessions
4 \$1,000 claims
Industrial: Co. No. 2, 620

PERDIDO BEACH—\$16,000

\$15,000 to \$20,000: Geo. A. Cunningham

PINE APPLE—\$10,235

Name not given

ROANOKE—\$41,590

\$3,000 to \$5,000: James P. Radney, Johnny L. Dannis, 2 names not given
1 claim
2 \$1,000 claims
Industrial: Co. No. 2, 648
Co. No. 8, 3 claims

RUSSELLVILLE—\$32,200

Name not given
Name not given
2 \$1,000 claims

SAMSON—\$27,100

Name not given
Name not given
1 claim

SELMA—\$374,800

\$20,000 to \$25,000: George Augustus Swift, 1 name not given
\$12,000 to \$15,000: 2 names not given
\$3,000 to \$5,000: J. H. Long, W. T. Allison, 7 names not given
6 \$2,000 claims
6 \$1,000 claims
Industrial: Co. No. 2, 5,340
Co. No. 8, 10 claims

SHEFFIELD—\$31,700

\$8,000 to \$12,000: Joseph Richard Coleman
1 claim
2 \$1,000 claims

SO. BIRMINGHAM—\$28,000

\$25,000 to \$30,000: Roger B. Berry

TALLADEGA—\$51,875

Name not given
4 \$2,000 claims
4 \$1,000 claims
Industrial: Co. No. 2, 448
Co. No. 8, 4 claims

TROY—\$123,900

Name not given
Name not given
\$3,000 to \$5,000: Walter C. Black, James L. Gilmore, 3 names not given
1 claim
6 \$1,000 claims
Industrial: Co. No. 2, 1,722

TUSCALOOSA—\$256,000

Name not given
Name not given
\$8,000 to \$12,000: 2 names not given
\$3,000 to \$5,000: Frank C. Cole, 5 names not given
3 \$2,000 claims
10 \$1,000 claims
Industrial: Co. No. 2, 2,341
Co. No. 8, 9 claims

TUSKEGEE—\$30,400

\$3,000 to \$5,000: L. W. Johnston, 3 names not given
Industrial: Co. No. 2, 757

UNION SPRINGS—\$41,500

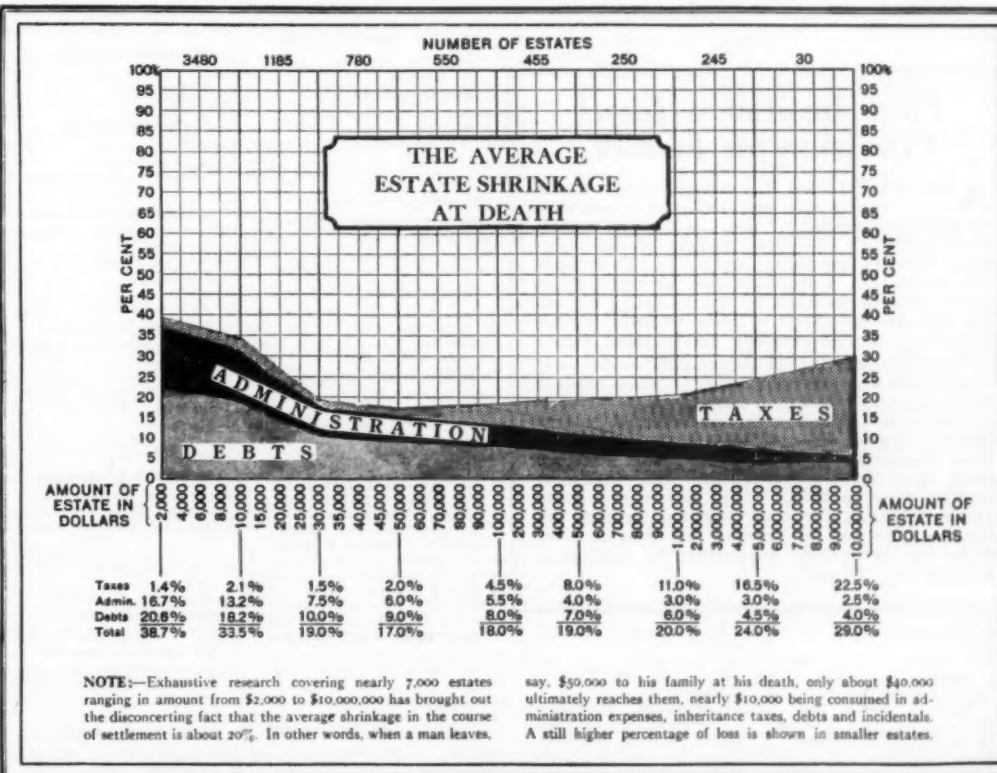
\$3,000 to \$5,000: 7 names not given
2 \$2,000 claims
2 \$1,000 claims

UNIONTOWN—\$63,900

\$15,000 to \$20,000: Walter J. White, Francis F. James
\$3,000 to \$5,000: Archibald A. Davidson, Reginald D. O'Brien
3 \$1,000 claims
Industrial: Co. No. 2, 1,019

WETUMPA—\$29,600

\$3,000 to \$5,000: Name not given
2 \$2,000 claims
6 \$1,000 claims



ARIZONA

BISBEE—\$42,500	\$3,000 to \$5,000: Name not given..... 3,007
1 claim..... 2,000	
BUCKEYE—\$8,000	\$5,000 to \$8,000: Claude Harwood..... 2,000
2 \$1,000 claims..... 2,000	
CASA GRANDE—\$10,180	\$3,000 to \$5,000: William Guy Grable..... 2,000
1 claim..... 2,000	
DOUGLAS—\$15,000	\$3,000 to \$5,000: Harry E. Pickett..... 10,000
1 claim..... 5,000	
FLAGSTAFF—\$36,798	Name not given..... 5,000
1 claim..... 2,168	
GLOBE—\$34,338	Name not given..... 5,608
2 \$1,000 claims..... 2,270	
HOLBROOK—\$44,500	\$8,000 to \$12,000: William P. Geary..... 5,580
1 claim..... 5,580	
KINGMAN—\$5,580	Name not given..... 5,580
MCNARY—\$8,525	\$8,000 to \$12,000: John C. McNary..... 5,000
1 claim..... 2,168	
MESA—\$25,655	Name not given..... 5,000
1 claim..... 2,000	
2 \$1,000 claims..... 2,435	
MIAMI—\$33,188	\$3,000 to \$5,000: James W. McGinnis..... 3,030
3 \$1,000 claims..... 3,030	
MOHAWK—\$6,000	\$5,000 to \$8,000: Kenneth B. Gunn..... 3,000
1 claim..... 3,000	
NOGALES—\$37,200	\$8,000 to \$12,000: Bracey Curtila, 1 name not given..... 20,000
PHOENIX—\$634,074	Name not given..... 34,476
1 claim..... 15,757	
2 \$1,000 claims..... 27,095	

ARKANSAS

ALPINE—\$13,000	\$12,000 to \$15,000: Jonathan W. Still..... 1,000
ALTHEIMER—\$57,900	\$20,000 to \$25,000: Name not given..... 21,500
\$8,000 to \$12,000: Name not given..... 10,000	
\$3,000 to \$5,000: Lawrence M. Quattlebaum..... 1,000	
ARCADEPHIA—\$34,000	\$5,000 to \$8,000: John E. Meador..... 5,000
1 claim..... 2,000	
1 claim..... 1,000	
Industrial: Co. No. 2..... 1,400	
ATKINS—\$41,440	Name not given..... 12,500
\$3,000 to \$5,000: John Matthews, 1 name not given..... 7,002	
1 claim..... 2,000	
BALD KNOB—\$68,500	\$5,000 to \$8,000: William D. Davis..... 4,000
2 \$2,000 claims..... 1,000	
1 claim..... 1,000	
BATESVILLE—\$40,600	\$15,000 to \$20,000: Charles Henry Walden..... 2,000
1 claim..... 2,000	
2 \$1,000 claims..... 2,025	
BENTONVILLE—\$37,790	\$8,000 to \$12,000: Rev. Charles C. Cluck..... 5,365
1 claim..... 2,000	
1 claim..... 1,000	
CAMDEN—\$39,740	\$3,000 to \$5,000: Robert D. Newton, 1 name not given..... 8,185
1 claim..... 2,000	
4 \$1,000 claims..... 4,000	
Industrial: Co. No. 2..... 1,397	
CARLISLE—\$53,600	\$15,000 to \$20,000: John H. Sims..... 2,000
1 claim..... 2,000	
2 \$1,000 claims..... 2,000	
CLARENDON—\$20,800	\$5,000 to \$8,000: Thomas W. Dyer..... 3,000
\$3,000 to \$5,000: Robert L. Plant..... 3,000	

\$8,000 to \$12,000: Andrew Tassopoulos, 1 name not given..... 20,250	
\$5,000 to \$8,000: John J. Kolberg, 3 names not given..... 22,129	
\$3,000 to \$5,000: Claude S. Sessum, Henry W. Seay, Baron M. Goldwater, John Lowe, Thomas B. Glass, Guy L. Jones, John R. King, Mrs. Gertrude (Shepard) Stevens, Martin A. Martin, Charles J. Lee, 12 names not given..... 51,451	
16 \$2,000 claims..... 32,000	
25 \$1,000 claims..... 25,498	
PRESCOTT—\$54,057	\$8,000 to \$12,000: 2 names not given..... 19,303
Name not given..... 5,173	
2 \$2,000 claims..... 4,000	
2 \$1,000 claims..... 2,408	
PUMA COUNTY—\$30,000	\$25,000 to \$30,000: Julien Picard..... 1,000
TUCSON—\$285,235	\$15,000 to \$20,000: William Le Baron Jenney..... 5,000
\$5,000 to \$8,000: 2 names not given..... 19,568	
\$3,000 to \$5,000: Percy E. Lucas, Francis O. Groves, Walter Beatman, Ivan E. Roberts, Randolph E. Fishburn, Ethelbert S. Smith, Francisco S. Moreno, 3 names not given..... 42,517	
9 \$2,000 claims..... 18,500	
22 \$1,000 claims..... 22,474	
WHIPPLE—\$5,031	Name not given..... 5,031
WINSLOW—\$98,250	Ross G. Bazell..... 73,000
Stephen D. Hoover..... 4,000	
1 claim..... 2,500	
YUMA—\$71,073	\$15,000 to \$20,000: Muriel McCain..... 5,000
\$8,000 to \$12,000: John Henry Futz..... 5,000	
Muriel McCain..... 5,000	
1 \$1,000 claim..... 1,032	

CONWAY—\$261,816

Charles Frauenthal..... 156,626	
\$5,000 to \$8,000: Frank Duxsey, 1 name not given..... 11,188	
\$3,000 to \$5,000: James D. Rosemond, Claude V. Ross, Jessie H. Holl..... 12,000	
3 \$2,000 claims..... 6,000	
7 \$1,000 claims..... 7,242	
DANVILLE—\$49,473	2 \$2,000 claims..... 4,000
6 \$1,000 claims..... 6,373	
DARDANELLE—\$46,500	\$12,000 to \$15,000: Asa Ponder..... 1,000

Find Insurance Ideal Provision for Family

ACCORDING to the survey, large claims paid during the year reflected a tendency of men and women of great wealth to protect estates through the great medium of life insurance, thereby providing means for inheritance tax payments. Experience has shown that an estate may be wrecked by the necessity of selling the choicest assets in order to meet the demands of the government and various states.

However, the list of large policies includes many men who are not wealthy. They enjoyed good incomes and found life insurance an ideal provision for their families under modern conditions. Under old conditions they would have lived inexpensively and put aside each year a large share of their earnings. Life insurance enables them to budget their income and make ample provision for their families through life insurance, instead of pinching all their lives in order to leave their dependents in comfort—Benton, Ill. "News."

\$5,000 to \$8,000: James D. Hart..... 4,000	
4 \$1,000 claims..... 4,000	
DE QUEEN—\$70,200	\$12,000 to \$15,000: Emmett J. Allen, 1 name not given..... 28,500
\$8,000 to \$12,000: Alfred Luther Trumble..... 3,000	
3 \$1,000 claims..... 3,000	

\$12,000 to \$15,000: George Tilles..... 10,000	
Name not given..... 10,000	
\$5,000 to \$8,000: Webb Covington..... 3,000	
\$3,000 to \$5,000: Nathaniel T. Richmond, Samuel Young, Grover C. Wagner, 6 names not given..... 31,664	

Ill One Day—Policy in Force Less Than Year—\$10,000 Paid

BANKERS NATIONAL LIFE INSURANCE COMPANY

No. 62

JERSEY CITY, N. J. July 9, 1929

ORDER OF SARAH ROSE GREENBURG, BENEFICIARY UNDER POL. NO. 3425 & 3448

THE SUM OF \$10,000 IN POLICIES, DOLLARS \$ 10,000.00

IN FULL SETTLEMENT UNDER SAID POLICY TERMINATED BY DEATH OF SARAH ROSE GREENBURG

THE INSURED, SARAH ROSE GREENBURG, WAS ISSUED POLICY NO. 3425 & 3448 BY THE COMPANY ON OCTOBER 1, 1928, AND NOVEMBER 1, 1928, WHICH BECAME CLAIMS BY REASON OF AN ILLNESS OF ONLY ONE DAY'S DURATION.

88-40 Hartford, Connecticut.

Check for \$10,000 in favor of Sarah Rose Greenburg, dated July 9, 1929, covers policies taken out in October and November in 1928 and which became claims by reason of an illness of only one day's duration.

DERMOTT—\$73,600

\$3,000 to \$5,000: William J. Splawn, Samuel E. Orr, Carl G. Neilsen, James G. Courtney, George A. Newman, 1 name not given..... 24,166	
1 claim..... 1,000	
Industrial: Co. No. 2..... 980	
DOVER—\$28,300	Name not given..... 10,000
EL DORADO—\$217,190	William L. Roland..... 76,000
Name not given..... 20,120	
\$15,000 to \$20,000: Harold E. Ward..... 1,000	
\$5,000 to \$8,000: George A. Barker, 2 names not given..... 16,028	
1 name not given..... 2,896	
4 \$2,000 claims..... 8,876	
1 claim..... 1,000	
Industrial: Co. No. 2..... 4,126	
ENGLAND—\$41,799	Name not given..... 10,000
\$5,000 to \$8,000: William L. Harmon..... 1,000	
\$3,000 to \$5,000: Albert Ural Stover..... 1,000	
1 claim..... 1,000	
FAYETTEVILLE—\$48,880	\$5,000 to \$8,000: Jacob Wythe Walker..... 3,000
Name not given..... 3,000	
2 \$2,000 claims..... 4,000	
4 \$1,000 claims..... 4,001	
FORREST CITY—\$35,200	\$12,000 to \$15,000: Thomas E. Cox..... 2,000
2 \$1,000 claims..... 2,000	
Industrial: Co. No. 8..... 1,288	
FORT SMITH—\$338,250	Name not given..... 19,500

11 \$2,000 claims..... 22,522	
5 \$1,000 claims..... 5,000	
Industrial: Co. No. 2..... 3,178	
Co. No. 8, 25 claims..... 4,385	
Co. No. 10, 31 claims..... 4,677	
GOODWIN—\$20,000	\$15,000 to \$20,000: Wm. Jefferson Jordan..... 2,000
1 claim..... 1,000	
GRAYSONIA—\$44,500	\$5,000 to \$8,000: John E. Fudge..... 5,500
5 \$1,000 claims..... 5,500	
GRIFFITHVILLE—\$19,900	\$8,000 to \$12,000: William H. Fakes..... 1,000
HACKETT—\$44,800	\$25,000 to \$30,000: William E. Johnson..... 5,035
HARRISON—\$33,000	Name not given..... 5,035
\$3,000 to \$5,000: Gus S. Bounds..... 2,000	
1 claim..... 1,000	
HARTSELLE—\$15,000	\$12,000 to \$15,000: Chester I. Lee..... 60,000
HELENA—\$208,088	Name not given..... 40,184
Name not given..... 9,000	
\$3,000 to \$5,000: Colin L. McRae, 1 name not given..... 8,194	
4 \$2,000 claims..... 8,500	
2 \$1,000 claims..... 2,000	
Industrial: Co. No. 2..... 2,223	
Co. No. 8, 29 claims..... 6,324	
HOLLY GROVE—\$64,500	\$15,000 to \$20,000: Louis G. Murphy..... 1,000
HOPE—\$51,600	\$5,000 to \$8,000: Edw. J. McCabe..... 8,000
\$3,000 to \$5,000: 2 names not given..... 8,000	
1 claim..... 2,000	
5 \$1,000 claims..... 5,000	
Industrial: Co. No. 2..... 448	
HOT SPRINGS—\$122,514	Name not given..... 10,044
Name not given..... 6,070	
\$3,000 to \$5,000: William H. Martin, 3 names not given..... 17,000	
2 \$2,000 claims..... 4,000	
3 \$1,000 claims..... 3,000	
Industrial: Co. No. 2..... 930	
Co. No. 8, 9 claims..... 2,589	
JONESBORO—\$144,790	\$20,000 to \$25,000: Berl Spencer Smith..... 8,000
\$8,000 to \$12,000: Wm. W. Jackson, Jr..... 3,000	
\$3,000 to \$5,000: Ruben T. McDaniel, Robert Newton Albright, James W. Hendricks, William D. Hillis, Mrs. Annie H. Fortenberry, Dr. Benjamin F. Walker, 1 name not given..... 29,842	
4 \$2,000 claims..... 8,500	
7 \$1,000 claims..... 7,000	
Industrial: Co. No. 2..... 4,564	
Co. No. 10, 179 claims..... 26,693	
JUNCTION CITY—\$43,094	\$3,000 to \$5,000: Charles W. Elise, 1 name not given..... 7,536
2 \$2,000 claims..... 4,058	
1 claim..... 1,000	
LAKE VILLAGE—\$91,700	\$15,000 to \$20,000: Herman Carleton..... 3,005

Name not given..... 3,000	
1 claim..... 1,000	
LITTLE ROCK—\$2,192,262	Mosley Wilson Hardy..... 165,000
Gordan E. Greenfield..... 117,000	
Joseph S. Harris..... 58,000	
Name not given..... 47,761	
Robert B. Oliver..... 34,000	
Orange E. White..... 33,500	
Thomas C. McRae..... 32,706	
Name not given..... 26,000	
\$20,000 to \$25,000: Russell H. Thompson, 5 names not given..... 135,599	
\$15,000 to \$20,000: Frederick D. Weniger, 1 name not given..... 37,000	
Name not given..... 11,291	
\$8,000 to \$12,000: Clifton D. Lyon, Herman Kahn, James A. Henderson, 6 names not given..... 92,306	
\$5,000 to \$8,000: Ernest W. Martineau, 2 names not given..... 18,156	
\$3,000 to \$5,000: Finis Morgan, Everett Howes, McMurry, Benjamin H. Layne, W. M. Glass, William C. Hardeman, Sr., James W. Bleidt, 15 names not given..... 81,094	
19 \$2,000 claims..... 39,568	
26 \$1,000 claims..... 27,123	
Industrial: Co. No. 2..... 8,344	
Co. No. 8, 66 claims..... 13,808	
Co. No. 10, 207 claims..... 26,620	
LOCKESBURG—\$15,702	\$8,000 to \$12,000: John E. Leeper..... 2,000
1 claim..... 2,000	
LOUISE—\$50,000	Davis M. Biggs..... 50,000
MC CROBY—\$18,962	\$12,000 to \$15,000: Albert S. Thompson..... 1,000
1 claim..... 1,000	
MEGEHEE—\$34,600	\$8,000 to \$12,000: William H. Roane, Jr..... 5,006
Name not given..... 5,006	
1 \$1,000 claim..... 1,000	
MAGNOLIA—\$119,200	\$5,000 to \$8,000: William N. Reed..... 3,000
\$3,000 to \$5,000: Paul C. Crumpler..... 2,000	
1 claim..... 2,000	
2 \$1,000 claims..... 2,002	
MALVERN—\$224,550	\$15,000 to \$20,000: Wm. E. Taylor..... 13,000
\$3,000 to \$5,000: Robert J. Brooks, Robert Jackson Grigsby, Wm. R. McClain..... 4,500	
2 \$2,000 claims..... 4,500	
Industrial: Co. No. 2..... 563	
MARIANNA—\$300,350	\$15,000 to \$20,000: Morris Nathan, R. L. Derrick, 38,500
\$8,000 to \$12,000: David Shea, 1 name not given..... 21,000	
Name not given..... 5,000	
1 claim..... 2,000	
1 claim..... 1,000	
Industrial: Co. No. 2..... 816	
Co. No. 8, 15 claims..... 3,005	
MT. HOLLY—\$45,000	\$20,000 to \$25,000: Dr. John I. Self, 1 name not given..... 44,000
1 claim..... 1,000	
NEWPORT—\$88,800	\$25,000 to \$30,000: Thomas J. Gregg..... 27

Name not given..... 16,000	
\$5,000 to \$8,000: Wm. Comer Young, 1 name not given..... 11,021	
1 claim..... 2,000	
3 \$1,000 claims..... 3,000	
Industrial: Co. No. 2..... 626	

OZARK—\$15,703

Name not given..... 10,600	
PARAGOULD—\$153,740	Name not given..... 45,000
Jefferson D. Block..... 42,600	
Name not given..... 8,848	
6 \$1,000 claims..... 6,000	
Industrial: Co. No. 2..... 1,169	

PARIS—\$28,550

Name not given..... 11,350	
\$3,000 to \$5,000: Elbert R. Dorrough..... 1,000	
1 claim..... 1,000	

PINE BLUFF—\$358,800

Name not given..... 55,000	
Name not given..... 36,500	
\$20,000 to \$25,000: Richard F. Ezell, 1 name not given..... 42,000	
\$3,000 to \$5,000: Samuel Levi, William B. Eberhart, Pleasant A. Greenwood, Goodrich L. Lyon, William Auld Robinson, Hubert B. Strange, 1 name not given..... 27,967	
6 \$2,000 claims..... 12,000	
7 \$1,000 claims..... 7,000	
Industrial: Co. No. 2..... 4,461	
Co. No. 8, 8 claims..... 941	
Co. No. 10, 150 claims..... 20,974	

POCAHONTAS—\$34,350

Name not given..... 7,000	
Name not given..... 5,050	
\$3,000 to \$5,000: Charles J. Jansen..... 1,000	
1 claim..... 1,000	
PRESCOTT—\$87,979	Name not given..... 19,000
\$8,000 to \$12,000: Marion L. Moore, 1 name not given..... 19,479	
\$3,000 to \$5,000: H. B. McKenzie, 1 name not given..... 8,019	
2 \$2,000 claims..... 4,000	
4 \$1,000 claims..... 4,001	

RECTOR—\$27,000

\$3,000 to \$5,000: David Feldman..... 2,000	
1 claim..... 2,000	
5 \$1,000 claims..... 5,000	

RUSSELLVILLE—\$57,600

\$25,000 to \$30,000: Dr. Jerome Wright..... 2,000	
1 claim..... 2,000	
2 \$1,000 claims..... 2,035	
Industrial: Co. No. 2..... 350	

SEARCY—\$49,300

\$15,000 to \$20,000: Edward C. Blakemore..... 1,000	
\$5,000 to \$8,000: Samuel T. Walker..... 1,000	
1 claim..... 1,000	
Industrial: Co. No. 2..... 1,178	

STUTTGART—\$139,630

Charles R. Ham..... 45,000	
\$15,000 to \$20,000: Arnold Kleiner..... 15,138	
\$5,000 to \$8,000: 2 names not given..... 5,000	
Name not given..... 6,040	
3 \$2,000 claims..... 1,000	
1 claim..... 508	
Industrial: Co. No. 2..... 508	

SWIFTON—\$31,200

\$8,000 to \$12,000: Cleo C. Nicholson..... 2,004	
TEXARKANA—\$69,718	\$8,000 to \$12,000: 2 names not given..... 20,308
2 \$1,000 claims..... 2,004	

TUCKERMAN—\$122,420

James W. Lindley..... 55,500	
2 \$2,000 claims..... 5,000	
4 \$1,000 claims..... 4,000	
VAN BUREN—\$34,500	Name not given..... 10,000
WALNUT RIDGE—\$38,800	Name not given..... 10,000
\$3,000 to \$5,000: James T. Woolridge..... 2,000	
3 \$1,000 claims..... 3,000	

WALTREAK—\$21,500

\$15,000 to \$20,000: Samuel J. Mitchell..... 1,500	
1 claim..... 1,500	

WARREN—\$37,000

CALIFORNIA

ALAMEDA—\$309,232	3 \$2,000 claims..... 6,308
Name not given..... 15,273	1 claim 1,000
Name not given..... 10,110	
\$5,000 to \$8,000: 2 names	
not given..... 11,113	
\$3,000 to \$5,000: Arthur H.	
Leydecka, 3 names not	
given..... 14,717	
9 \$2,000 claims..... 19,131	
8 \$1,000 claims..... 8,519	
ALHAMBRA—\$225,520	
Name not given..... 10,000	
\$5,000 to \$8,000: Frank	
Ames Utter, Dr. John	
C. E. Hagen, Fred C.	
Noyes..... 19,625	
\$3,000 to \$5,000: Francis M.	
Teter, 2 names not	
given..... 13,000	
6 \$2,000 claims..... 12,000	
7 \$1,000 claims..... 7,866	
ALTADENA—\$169,837	
Name not given..... 56,600	
Name not given..... 25,117	
Name not given..... 15,000	
\$8,000 to \$12,000: 2 names	
not given..... 21,055	
Name not given..... 5,341	
3 \$2,000 claims..... 6,010	
3 \$1,000 claims..... 3,066	
ANAHEIM—\$148,286	
Name not given..... 31,036	
Name not given..... 5,000	
5 \$2,000 claims..... 10,500	
2 \$1,000 claims..... 2,000	
Industrial: Co. No. 8, 15	
claims..... 5,036	
ANTIOCH—\$41,200	
\$15,000 to \$20,000: Albert	
C. Frederickson	
1 claim 2,000	
ARLINGTON—\$13,000	
\$12,000 to \$15,000: Louis P.	
Heeren	
BAKERSFIELD—\$291,426	
Name not given..... 15,210	
Name not given..... 12,108	
\$8,000 to \$12,000: Chas. D.	
Fowler, 2 names not	
given..... 31,495	
\$3,000 to \$5,000: William	
L. Bailey, Bruce E.	
Wade, 2 names not	
given..... 16,090	
1 claim 2,000	
3 \$1,000 claims..... 3,000	
Industrial: Co. No. 8, 8	
claims..... 2,650	
BANNING—\$97,000	
\$3,000 to \$12,000: Elbert	
C. Bauman, Joseph E.	
Bloor, 2 names not	
given..... 40,000	
Name not given..... 5,000	
BELL FLOWER—\$10,000	
Name not given..... 10,000	
BERKELEY—\$1,640,382	
Name not given..... 100,000	
Name not given..... 94,000	
Name not given..... 50,000	
Name not given..... 25,066	
Name not given..... 25,000	
\$12,000 to \$15,000: 2 names	
not given..... 30,000	
\$5,000 to \$12,000: Andrew	
J. Mosekian, Frederick	
B. Henderson, 1 name not	
given..... 30,592	
\$5,000 to \$8,000: Winthrop	
A. Miller, 8 names not	
given..... 54,032	
\$3,000 to \$5,000: Edward	
B. Russell, Grace John-	
son Kent, 13 names not	
given..... 50,024	
15 \$2,000 claims..... 31,131	
15 \$1,000 claims..... 16,725	
BEVERLY HILLS—\$425,541	
Frederick C. Thomson..... 50,000	
Name not given..... 30,096	
Name not given..... 25,515	
\$15,000 to \$20,000: Clarence	
M. Guinon	
\$8,000 to \$12,000: Fred A.	
Smith, 2 names not	
given..... 30,086	
\$5,000 to \$8,000: John A.	
Yates, Arthur E. Hill, 1	
name not given..... 19,712	
\$3,000 to \$5,000: 4 names	
not given..... 18,000	

FERNDALE—\$76,058	Name not given..... 60,991
	1 claim 2,000
FLINTRIDGE—\$100,000	Name not given..... 100,000
FONTANA—\$32,000	Name not given..... 15,000
	\$3,000 to \$5,000: R. T.
	Manning
	3 \$2,000 claims..... 6,026
	1 claim 1,000
FRESNO—\$302,000	2 names not given..... 34,828
	\$5,000 to \$8,000: Lewis O.
	Stephens, Charles E.
	Skuce, 1 name not
	given..... 21,803
	\$3,000 to \$5,000: John K.
	Hamburg, 3 names not
	given..... 16,000
	11 \$2,000 claims..... 22,663
	6 \$1,000 claims..... 6,014
GLENDALE—\$472,230	
	\$15,000 to \$20,000: Fred S.
	Harman
	Name not given..... 14,568
	\$8,000 to \$12,000: Willis G.
	Doud, George P. Barber,
	4 names not given..... 58,000
	\$5,000 to \$8,000: Stephen C.
	Packer, 4 names not
	given..... 31,257
	\$2,000 to \$5,000: Rosie Sil-
	green, 13 names not
	given..... 60,017
	13 \$2,000 claims..... 27,626
	7 \$1,000 claims..... 7,356
	Industrial: Co. No. 8, 1
	claim 825
GRATON—\$44,054	
	Hans J. Holterf..... 44,054
HEALDSBURG—\$74,788	
	George Rosanco..... 30,108
	3 \$2,000 claims..... 6,224
HOLLYWOOD—\$596,363	
	Wm. F. Lerche (William
	Russell)..... 45,000
	Name not given..... 40,000
	Name not given..... 12,500
	Name not given..... 10,000
	Name not given..... 6,000
	\$3,000 to \$5,000: Dawson H.
	Day, Mark D. Howlett,
	Oscar H. Peters, James
	G. Blaine, 8 names not
	given..... 45,664
	11 \$2,000 claims..... 22,650
	13 \$1,000 claims..... 13,423
HUNTINGTON—\$63,150	
	\$8,000 to \$12,000: William
	F. Gibson
	Name not given..... 7,057
	Name not given..... 5,000
HUNTINGTON PARK—	
\$123,356	
	\$8,000 to \$12,000: Milton A.
	Blanchard
	Name not given..... 6,000
	\$3,000 to \$5,000: Chas. W.
	Mitchem, 1 name not
	given..... 9,031
	6 \$2,000 claims..... 13,000
	3 \$1,000 claims..... 2,000
IMPERIAL—\$56,850	
	\$8,000 to \$12,000: Roy O.
	Thompson
INGLEWOOD—\$77,950	
	\$3,000 to \$5,000: 2 names
	not given..... 10,000
	3 \$2,000 claims..... 6,500
	3 \$1,000 claims..... 3,000
LA JOLLA—\$25,300	
	Name not given..... 20,000
	2 \$1,000 claims..... 2,124
LONG BEACH—\$1,689,970	
	John W. Hancock..... 43,000
	George M. Billings..... 40,000
	James E. Sadleir..... 30,400
	\$25,000 to \$30,000: Fred C.
	Allen
	\$20,000 to \$25,000: Amedee
	W. Duncan
	Name not given..... 15,056
	\$12,000 to \$15,000: Lloyd C.
	Kempton
	\$8,000 to \$12,000: Frank E.
	Wagner, R. C. Sevrns,
	Mary C. Knaut, 4 names
	not given..... 69,125
	\$3,000 to \$5,000: Edward A.
	Kirby, Clement L. Ault,
	Thomas H. Miner, Wm.
	H. Alexander, Reuben W.
	Graybill, Joseph W.
	Helme, Joe W. Cecil, Jr.,
	Willis Claud Thompson,
	B. Moss, Augustus R.
	Sanders, Benjamin Boley,
	14 names not given..... 96,098
	22 \$2,000 claims..... 65,527
	24 \$1,000 claims..... 26,704
	Industrial: Co. No. 8, 17
	claims..... 4,114
LOS ALTOS—\$25,800	
	Name not given..... 16,000
	1 claim 5,000
	1 claim 1,000
LOS ANGELES—\$21,407,392	
	Joseph W. Wala..... 900,000
	Name not given..... 447,780
	Name not given..... 147,500
	Ralph L. Bell..... 127,000
	Name not given..... 110,000
	Fred'k E. Thompson..... 100,000
	Name not given..... 100,000
	Name not given..... 100,000

WHY the Mutual Trust Life Insurance Company—

Reason
No.

1

Mutual Trust Life Insurance Company issues a Preferred Risk Ordinary Life policy, participating at end of first year and thereafter, at a rate of \$88.52 (age 30) for \$5,000. This policy carries NO surrender charge.

Mutual Trust LIFE INSURANCE COMPANY

Edwin A. Olson, President

CHICAGO

ILLINOIS

"As Faithful as OLD FAITHFUL"



1887

1930

for
forty-three years
an exponent of
Good, Clean
Underwriting

BANKERS LIFE INSURANCE COMPANY of NEBRASKA

Lincoln Nebraska

H. S. WILSON
President

F. M. SANDERS
Secretary

A. B. OLSON, Manager of Agencies

Right-Thinking People Recognize Obligations

GIGANTIC sum of \$2,057,000,000 is paid out by life insurance companies in United States and Canada for 1929—a figure \$311,000,000 in excess of previous years.

Such a report shatters popular belief we are a race of spendthrifts, taking life's pleasures with no consideration for those left behind. Right-thinking people recognize the moral obligation and economic necessity of life insurance.

Only fools fail to provide for death.—Everett, Wash., "News."

DEATH IS NO RESPECTOR OF PERSONS

It Plays No Favorites

\$134,700

has been paid
by this Company
to the beneficiaries of
Twenty Men

who took out their policies
with us since January 1, 1929
after passing a Perfect Medical
Health Examination.

*"Leaves have their time to fall
And flowers to wither at the north wind's breath,
And stars to set—but all,
Thou hast all seasons for thine own, O Death."*

THE MIDLAND MUTUAL LIFE INSURANCE COMPANY

Columbus, Ohio

Assets, \$19,000,000

In Force, \$111,000,000

The Home Life Insurance Company OF AMERICA

INCORPORATED 1899

PROTECTS THE ENTIRE FAMILY

Policies are Issued
from Birth to Sixty-five Years
Next Birthday

THE FOUR FUNDAMENTAL PURPOSES OF LIFE INSURANCE
ARE:

- The payment of all debts that mature at death.
- The unencumbered ownership of a home for the family, or its cash equivalent.
- The assurance to the family of some of the comforts which the husband was pleased to give.
- An old age fund for the insured.

OVER ONE HUNDRED MILLIONS IN FORCE
A POLICY FOR EVERY PURSE AND PURPOSE

BASIL S. WALSH, President
JOSEPH L. DURKIN, Secretary

P. J. CUNNINGHAM, Vice President
JOHN J. GALLAGHER, Treasurer

GEORGE A. HUGGINS, Actuary

INDEPENDENCE SQUARE

PHILADELPHIA, PA.

CALIFORNIA—Continued

Name not given..... 100,000
Albert Goldstein..... 85,000
Name not given..... 75,000
Name not given..... 72,500
Lemuel H. Henry..... 71,000
Robert W. Bissell..... 68,000
Name not given..... 65,000
Name not given..... 60,000
Name not given..... 55,000
Name not given..... 55,000
Charles K. Junior..... 51,500
Name not given..... 50,000
Name not given..... 50,000
Name not given..... 50,000
Name not given..... 50,000
Edward H. Platt..... 47,525
George W. Prior..... 41,000
Name not given..... 40,488
Name not given..... 40,020
Name not given..... 39,500
Name not given..... 36,000
Name not given..... 35,000
Name not given..... 35,000
Name not given..... 33,125
\$25,000 to \$30,000: Hugh T.
Williams, Andrew M.
Hargis, Ernest A. Rob-
bins, 5 names not given
..... 214,318
\$20,000 to \$25,000: Ralph E.
Fletcher, Charles H. Beau-
champ, Charles Herbert
Townsend, 7 names not
given 232,364
\$15,000 to \$20,000: George
P. Pfirman, David N.
Cantrell, Emerson E.
Coulson 394,428
\$12,000 to \$15,000: John B.
Cornwell, Bert O. Driver,
Max Joslen, Mark Rob-
erts, Edward M. Camp-
bell, 6 names not given
..... 153,330
\$8,000 to \$12,000: Louis W.
Baugh, John J. Cavalier,
Alfred J. McDonald, John
H. Stoffet, Charles W.
Kriewitz, Clarence H.
Burlingame, Harry W.
Hanson, Dan J. Heyfron,
Walter L. Miller, Vernon
P. Gilbert, James T. Doo-
ley, Barrett J. Anderson,
Orin L. Wright, 48 names
not given 606,141
\$5,000 to \$8,000: Alvin T.
Carlson, Ralph O. Trump,
Lee W. Grubb, Charles J.
Goodheart, Stephen D.
Jett, Raymond Compton,
Francis C. Reyburn, 25
names not given..... 188,119
\$3,000 to \$5,000: Joseph F.
Rybka, Thomas W. Con-
nor, Albert L. Dennis,
Benjamin L. Harding,
John C. Sweeney, Freder-
ick W. Titus, George D.
Troutman, Arthur E. Ste-
phens, S. Walter Far-
quhar, George E. Bates,
Francis H. Wager, France
E. Freiday, Harlan W.
Clatworthy, Allen B. Van
Eschen, John C. Lenk,
Clarence H. Mayo, Isaac
H. Bryson, Frank P. Fay,
James E. Brown, Calvin
D. Collins, John E. Fish-
burn, Geo. T. Schmelzle,
Wm. H. Chase, Frederick
Colman, Alexander Schleg-
el, Darwin L. Ryder,
Joseph S. Carter, William
Bender, Clark Van Hou-
sen, Thomas J. Fletcher,
Henry Schaezel, Fred A.
Smith, James A. Moore,
Lee V. Simmons, David
Warens, Floyd S. Vick-
ery, Henry M. Steinfeldt,
Delbert Richard Everett,
Harlan N. Crawford,
Michael Joseph Quinn,
John M. Bouck, Glover
C. Suals, Johnson Wyatt,
Summerfield, Paul H.
Schrader, Joseph A.
Schoenfeld, Louis Leeper,
Rolla Louis McCreery,
C. J. Powell, Victor De
Boer, John W. Saltzer,
Ira Harrison Ebinger, H.
Bernard Cates, Harvey
E. Hoar, Herbert A.
Ford, 108 names not
given 663,465
183 \$2,000 claims..... 385,837
225 \$1,000 claims..... 243,377
Industrial: Co. No. 5, 106
claims 23,942
Co. No. 8, 241 claims..... 53,042
Co. No. 10, 109 claims..... 16,934

LOS GATOS—\$43,766
\$3,000 to \$5,000: Gino Mat-
teroni
2 \$2,000 claims..... 4,500
4 \$1,000 claims..... 4,376

LYNWOOD—\$6,500
2 \$2,000 claims..... 4,500
1 claim 1,000

MADERA—\$47,900
\$5,000 to \$8,000: Harry
Ivan Maxim, Wm. J.
Scott 13,081
Name not given..... 3,424
1 claim 1,294

MARTINEZ—\$68,000
\$8,000 to \$12,000: Wm.

Bradford Jamison
\$3,000 to \$5,000: Katherine
Beasley, 1 name not
given 6,000
1 claim 2,500
2 \$1,000 claims..... 2,177

MARYSVILLE—\$91,000
Name not given..... 20,000
Name not given..... 10,103
Name not given..... 3,000
2 \$2,000 claims..... 4,500
1 \$1,000 claim..... 1,000

MILL VALLEY—\$34,400
\$3,000 to \$5,000: 2 names
not given 6,000
2 \$2,000 claims..... 4,023

MODESTO—\$49,000
Name not given..... 5,000
3 \$2,000 claims..... 6,000
2 \$1,000 claims..... 2,030

MONROVIA—\$134,510
Name not given..... 10,000
\$5,000 to \$8,000: Joe M.
Baldwin, 2 names not
given 15,976
\$3,000 to \$5,000: John H.
Morgan
4 \$2,000 claims..... 8,004
1 claim 1,000

MONTEREY PARK—\$20,068
Name not given..... 10,034

NEWHALL—\$10,000
Name not given..... 10,000

NICOLAUS—\$12,500
\$8,000 to \$12,000: Gustavas
A. Wessling

OAKLAND—\$2,278,906
Name not given..... 200,000
\$20,000 to \$25,000: Robert
E. Anderson
\$15,000 to \$18,000: Alva F.
Maine, 1 name not given
..... 33,439
Name not given..... 13,800
\$8,000 to \$12,000: 6 names
not given 58,977
\$5,000 to \$8,000: Zephaniah
Waterman, Louis L. Lake,
George L. Dillman, 5
names not given..... 44,652
\$3,000 to \$5,000: James
Munro, Axel A. Rantala,
Earle J. Miller, William
T. Barnes, Oliver Lang-
ford, William D. Clark,
Stephen B. Golden, John
W. White, Julius C.
Peck, Edgar S. Comstock,
James D. Torreyson, 22
names not given..... 233,442
42 \$2,000 claims..... 100,198
70 \$1,000 claims..... 73,918
Industrial: Co. No. 5, 23
claims 4,226
Co. No. 8, 25 claims..... 3,484

ONTARIO—\$102,514
Name not given..... 10,188
\$3,000 to \$5,000: Paul E.
Wright, 2 names not
given 10,135
2 \$2,000 claims..... 4,040
3 \$1,000 claims..... 3,000

ORANGE—\$25,000
4 \$2,000 claims..... 9,083
1 claim 1,000

PALO ALTO—\$141,000
\$20,000 to \$25,000: John
Dudfield
\$3,000 to \$5,000: 2 names
not given 6,850
5 \$2,000 claims..... 11,336
3 \$1,000 claims..... 3,011

PASADENA—\$2,962,000
Joseph W. Walt..... 800,000
Name not given..... 332,700
Name not given..... 160,436
Name not given..... 100,000
John W. Gibson..... 78,000
Name not given..... 50,169
Name not given..... 50,042
Name not given..... 50,000
\$25,000 to \$30,000: Dan-
forth C. Bragdon, 3
names not given..... 112,653
\$15,000 to \$20,000: 3 names
not given 55,051
\$8,000 to \$12,000: Dorothy
L. Walker, William B.
Staats, Oliver H. Burg-
ham, 6 names not given
..... 94,951
\$5,000 to \$8,000: Henry
Newby, F. S. Kempton,
2 names not given..... 23,650
\$3,000 to \$5,000: Manning
S. Smalley, McKendree
B. Jones, Arthur F. Hel-
mer, Frank J. Wende,
John C. F. Rendant, 13
names not given..... 74,174
20 \$2,000 claims..... 42,165
18 \$1,000 claims..... 19,197

PATTERSON—\$22,900
\$8,000 to \$12,000: George
M. Avila

PETALUMA—\$75,500
\$3,000 to \$5,000: Joseph
Roderick, Wm. Gerald
Turney 7,790
4 \$2,000 claims..... 7,749
2 \$1,000 claims..... 3,000

PIEDMONT—\$225,450
Name not given..... 40,352
Name not given..... 20,000

OROVILLE—\$91,064
Name not given..... 5,064
\$3,000 to \$5,000: 2 names
not given 10,000
4 \$2,000 claims..... 9,200
1 claim 1,000

OWENSMOUTH—\$12,012
\$5,000 to \$8,000..... 6,397
\$3,000 to \$5,000: Lyle R.
Reeh
2 \$1,000 claims..... 2,114

OXNARD—\$70,400
\$8,000 to \$12,000: Hiram K.
Snow, 1 name not given
..... 18,216
2 \$1,000 claims..... 2,000

PACIFIC GROVE—\$68,500
\$8,000 to \$12,000: William
R. Tholke
\$3,000 to \$5,000: William C.
Yates, 1 name not given
..... 9,369
1 claim 2,049

PALMDALE—\$17,500
\$8,000 to \$12,000: Christian
Eichenhofer
1 claim 2,500



—Courtesy Equitable Life of Iowa.

CALIFORNIA—Continued

\$8,000 to \$12,000: 2 names not given..... 22,662
\$3,000 to \$5,000: 5 names not given..... 22,928
4 \$2,000 claims..... 8,073

FLACENTIA—\$24,000

\$8,000 to \$12,000: C. Winthrop Bowen..... 22,928
\$3,000 to \$5,000: Charles H. Farrar..... 1,000

POMONA—\$118,720

\$5,000 to \$8,000: Francis C. Kells..... 1,000
\$3,000 to \$5,000: John H. Brenner, Milton K. Campbell, Frank X. Fleming, 2 names not given..... 20,538
2 \$2,000 claims..... 4,000
3 \$1,000 claims..... 3,000

PORTERVILLE—\$102,200

\$5,000 to \$8,000: Harry C. Carr..... 10,000
\$3,000 to \$5,000: Frank A. Booth, 1 name not given..... 8,540
4 \$2,000 claims..... 2,028
2 \$1,000 claims..... 2,028

PUEBLO—\$18,111

\$12,000 to \$15,000: Leroy Cole Bishop..... 2,000

RED BLUFF—\$106,228

\$5,000 to \$8,000: Willie H. Conrad..... 10,000
\$3,000 to \$5,000: Charles E. Eaton, Richard M. Salter, Robert Lee Douglas, 2 names not given..... 22,754
2 \$2,000 claims..... 4,035
3 \$1,000 claims..... 3,479

REDLANDS—\$70,800

\$8,000 to \$12,000: Name not given..... 10,000
\$3,000 to \$5,000: Name not given..... 5,000
3 \$2,000 claims..... 6,061
1 claim..... 1,597

REDONDO BEACH—\$35,600

Name not given..... 6,000
1 claim..... 2,000
2 \$1,000 claims..... 2,401

REDWOOD CITY—\$22,300

\$8,000 to \$12,000: William D. Wisnom..... 10,000
\$3,000 to \$5,000: Chas. E. Gottschalk..... 2,000

REEDLEY—\$67,500

\$8,000 to \$12,000: Lemuel Leroy Brown..... 2,000
\$3,000 to \$5,000: Harry Davidson..... 3,692

RICHMOND—\$59,150

\$3,000 to \$5,000: 2 names not given..... 7,575
5 \$2,000 claims..... 11,434
3 \$1,000 claims..... 3,322

RIVERDALE—\$47,800

\$2,000 to \$5,000: Lewis O. Roberts, Andrew A. Andrews..... 10,000
1 claim..... 2,284

RIVERSIDE—\$117,082

Name not given..... 5,141
Name not given..... 3,000
7 \$2,000 claims..... 14,000
5 \$1,000 claims..... 5,000

ROSEMead—\$28,000

\$8,000 to \$12,000: Burnett L. Lunt..... 10,000
\$20,000 to \$25,000: Alexander Keiser..... 14,285

SACRAMENTO—\$1,089,750

Name not given..... 14,285
\$8,000 to \$12,000: 2 names not given..... 21,659
\$5,000 to \$8,000: Franklin S. Chun, Guy T. Jackson, 3 names not given..... 28,101
\$2,000 to \$5,000: Ambrose R. Tyler, Dr. J. Hayes Fisher, James C. Havelly, Edward P. Newman, Verna A. McGeorge, 8 names not given..... 48,992
21 \$2,000 claims..... 43,663
20 \$1,000 claims..... 32,236
Industrial: Co. No. 8, 17 claims..... 1,786

SAN BERNARDINO—\$48,400

\$2,000 to \$5,000: 2 names not given..... 7,000
2 \$2,000 claims..... 4,000
5 \$1,000 claims..... 5,000

SAN BRUNO—\$121,500

Name not given..... 66,000
Name not given..... 15,000
Name not given..... 10,000
1 claim..... 2,500

SAN DIEGO—\$1,506,000

Arturo Guajardo..... 40,000
\$25,000 to \$30,000: Albert W. Craig..... 20,000
\$20,000 to \$25,000: Joseph W. Murphy..... 12,000
\$12,000 to \$15,000: Edward J. McPadden, 1 name not given..... 26,349

\$8,000 to \$12,000: Alfred Keddel, Frank Edward Sweeney, 3 names not given..... 52,500
\$5,000 to \$8,000: Edwin W. Crancer, E. E. Seward, 7 names not given..... 49,462
\$3,000 to \$5,000: Joseph Mitchell, Jose G. Padilla, Marvin O. Davis, Alonzo Hull, James H. Carlin, Henry E. Collings, J. Jay Love, Hilton R. White, John H. Pederson, Alexander H. Greason, 12 names not given..... 87,785
25 \$2,000 claims..... 55,767
31 \$1,000 claims..... 31,785
Industrial: Co. No. 8, 38 claims..... 9,818
Co. No. 10, 33 claims..... 3,429

SAN FRANCISCO—\$12,052,526

Eugene B. Gimbal..... 140,000
Name not given..... 120,031
Name not given..... 101,500
James A. Moore..... 55,000
Name not given..... 45,000
Name not given..... 39,000
Name not given..... 35,000
\$25,000 to \$30,000: 3 names not given..... 80,959
\$20,000 to \$25,000: Oscar C. Hansen, Christian Klitgaard, 6 names not given..... 191,731
\$15,000 to \$20,000: George L. Burt, 8 names not given..... 171,501
\$12,000 to \$15,000: John E. Andrews, 7 names not given..... 113,229
\$8,000 to \$12,000: Dr. Walter C. McMurtry, Frank S. Brittain, Charles Berwin, Wilhelm Winterhalter, David E. Joseph, 29 names not given..... 252,409
\$5,000 to \$8,000: Leon M. Page, Ralph H. Handy, Axel J. Nilson, 17 names not given..... 119,089
\$3,000 to \$5,000: Valton G. Roache, John Schneider, Louis B. Barrett, Daird Isaacs, Saul Leopold, Fernin Cardona, William D. Ayers, Heverin C. McDowell, Warner H. Culver, Charles Goepfer, Genpei Fujimoto, Wm. W. Swadley, Muriel H. Anderson, Samuel J. Rheem, George L. Boveroux, Dr. John M. Read, Madison R. Jones, Lorenzo R. Cofer, Wm. E. Young, Leslie R. Ritter, Leopold Najac, Arthur H. Wilde, Elizo Iida, Adaline B. Cameron, Henry Bourne, Geo. W. Barton, Walter J. V. Scase, Daniel T. Ryam, Timothy O. Sullivan, Elizabeth G. Dodd, James D. Dellos, Louis P. Matil, 78 names not given..... 565,737
106 \$2,000 claims..... 221,935
165 \$1,000 claims..... 173,199
Industrial: Co. No. 5, 35 claims..... 5,432
Co. No. 8, 30 claims..... 6,673

SAN GABRIEL—\$62,800

\$8,000 to \$12,000: Homer H. Parker..... 10,000
\$3,000 to \$5,000: Jessie M. Dwyer..... 2,000

SAN JOSE—\$430,460

\$12,000 to \$15,000: 2 names not given..... 27,165
\$8,000 to \$12,000: George H. McDonald..... 48,992
\$5,000 to \$8,000: Name not given..... 6,010
\$3,000 to \$5,000: Alexander Borthwick, 8 names not given..... 30,026
4 \$2,000 claims..... 8,000
13 \$1,000 claims..... 13,615

SAN LUCAS—\$30,000

Name not given..... 30,000

SAN MARINO—\$31,700

Name not given..... 25,000

SAN MATEO—\$89,300

Name not given..... 5,081
\$3,000 to \$5,000: Joseph B. Gordon, Jerry Murphy, 2 names not given..... 14,620
1 claim..... 2,000
2 \$1,000 claims..... 2,328

SAN RAFAEL—\$37,480

\$3,000 to \$5,000: Robt. E. Waltzer, 1 name not given..... 7,239
1 claim..... 2,000
2 \$1,000 claims..... 2,329

SANTA ANA—\$264,000

\$8,000 to \$12,000: Arthur H. Paterson, William C. Kolkhorst, 1 name not given..... 30,027
\$5,000 to \$8,000: Lloyd E. Roach, Raymond L. Ballard, Gustav H. Wiebe, 2 names not given..... 21,699
2 \$2,000 claims..... 4,443
4 \$1,000 claims..... 4,711

SANTA BARBARA—\$281,500

Name not given..... 26,000
Name not given..... 14,687
Name not given..... 10,347
\$3,000 to \$5,000: 3 names not given..... 11,453
3 \$2,000 claims..... 6,042
8 \$1,000 claims..... 8,007

SANTA CLARA—\$53,600

\$5,000 to \$8,000: Kenneth Morrison..... 10,000

SARATOGA—\$68,000

Name not given..... 40,000
\$2,000 to \$5,000: 2 names not given..... 8,000
1 claim..... 2,000

SELMA—\$37,280

\$12,000 to \$15,000: Fred H. Williams..... 2,412
2 \$1,000 claims..... 2,412

SIERRA MADRE—\$61,000

\$3,000 to \$5,000: Alvin L. Trachsel, Chas. A. Cover, Edwin H. Wood..... 13,066
1 claim..... 2,113

SOUTH PASADENA—\$211,000

\$25,000 to \$30,000: David N. Hill..... 14,500
Name not given..... 10,000
Name not given..... 5,030

VOCABVILLE—\$67,000

Clement Madison Hartley..... 30,097
\$3,000 to \$5,000: Joseph D. Wren..... 2,000
1 claim..... 2,000
2 \$1,000 claims..... 2,104

VALLEJO—\$51,000

\$3,000 to \$5,000: John C. Byers..... 2,052
1 claim..... 2,052
5 \$1,000 claims..... 5,000

VAN NUYS—\$28,000

\$5,000 to \$8,000: 2 names not given..... 13,000
Name not given..... 5,000
1 claim..... 2,000
5 \$1,000 claims..... 5,000

VENICE—\$130,400

Name not given..... 20,000
Name not given..... 10,114
\$3,000 to \$5,000: James D. Simpson..... 4,550
2 \$2,000 claims..... 4,000
4 \$1,000 claims..... 4,000

VENTURA—\$305,400

Name not given..... 202,198
Name not given..... 5,005
Name not given..... 5,004
\$2,000 to \$5,000: 4 names not given..... 17,520
5 \$2,000 claims..... 11,635
2 \$1,000 claims..... 2,814

VERDUGO CITY—\$120,000

Name not given..... 60,000
\$12,000 to \$15,000: Stephen M. Myers..... 10,000
Name not given..... 7,500

VISALIA—\$105,400

\$5,000 to \$8,000: Jacob A. Adelsbach..... 30,000
\$3,000 to \$5,000: Walter S. Billings, David J. Toomey, 2 names not given..... 17,232
1 claim..... 2,033
1 claim..... 1,000

WAKENBURG—\$24,000

Name not given..... 24,000

WALNUT CREEK—\$51,700

Name not given..... 40,000
2 \$1,000 claims..... 2,068

WATSONVILLE—\$100,100

\$20,000 to \$25,000: Richard Burkhardt..... 30,000
\$8,000 to \$12,000: 3 names not given..... 5,009
3 \$2,000 claims..... 6,313
1 claim..... 1,048

WEED—\$49,500

Name not given..... 6,500
\$3,000 to \$5,000: Wm. E. Tebbe..... 14,519
2 \$2,000 claims..... 4,000

WHITTIER—\$133,400

\$3,000 to \$5,000: 2 names not given..... 10,702
8 \$2,000 claims..... 16,185
2 claims..... 2,000

WILLOW—\$19,000

Name not given..... 7,164
\$3,000 to \$5,000: 2 names not given..... 6,000
1 claim..... 1,500

COLORADO**AURORA—\$23,700**

\$8,000 to \$12,000: Thomas O. Huddleston..... 1,000
1 claim..... 1,000

BOULDER—\$261,201

\$8,000 to \$12,000: James E. Kirkbride..... 26,114
\$3,000 to \$5,000: Edwin J. Temple, Paul H. Hume, Walter W. Reed, Wm. S. Warder, 2 names not given..... 26,114
8 \$2,000 claims..... 17,149
9 \$1,000 claims..... 9,423

BRIGHTON—\$82,000

\$3,000 to \$5,000: Harrison T. Neff..... 3,606
2 \$2,000 claims..... 3,606
2 \$1,000 claims..... 3,606

BRUSH—\$52,500

\$3,000 to \$5,000: Frank H. Potter, 1 name not given..... 9,000
4 \$2,000 claims..... 9,000
4 \$1,000 claims..... 4,000

BUENA VISTA—\$26,613

Name not given..... 10,065
Name not given..... 3,000
2 \$1,000 claims..... 2,114

BURLINGTON—\$130,000

Name not given..... 72,000
\$20,000 to \$25,000: 2 names not given..... 50,000
Name not given..... 5,053
1 claim..... 2,000
1 claim..... 1,014

BYERS—\$15,000

Name not given..... 15,000

CANON CITY—\$134,550

\$20,000 to \$25,000: Charles A. Somerville..... 5,255
Name not given..... 6,520
2 \$2,000 claims..... 4,610
4 \$1,000 claims..... 4,046

COLORADO SPRINGS—\$839,000

Name not given..... 96,835
George V. Johnson..... 54,500
\$20,000 to \$25,000: 2 names not given..... 44,065
\$15,000 to \$20,000: George Sutherland..... 28,065
\$12,000 to \$15,000: Robert A. Moore..... 71,364
\$8,000 to \$12,000: Everett L. Bramlet, 6 names not given..... 14,155
\$5,000 to \$8,000: 4 names not given..... 14,155
\$3,000 to \$5,000: James A. Patterson, 3 names not given..... 15,465
13 \$2,000 claims..... 26,122
8 \$1,000 claims..... 8,279

DELTA—\$44,000

\$8,000 to \$12,000: Walter C. Hillman..... 4,552
2 \$2,000 claims..... 1,500
1 claim..... 1,500

DENVER—\$1,008,204

Margaret P. Campbell..... 140,000
Name not given..... 50,000
Name not given..... 50,000
\$20,000 to \$25,000: 8 names not given..... 182,845
\$15,000 to \$20,000: Frank B. Fletcher, Harold H. Stephens, 4 names not given..... 104,832

DUKE—\$100,000

Name not given..... 100,000

DURANGO—\$106,500

\$8,000 to \$12,000: John E. Watter..... 5,010
\$3,000 to \$5,000: Charles F. Van Brimmer, 4 names not given..... 3,000
4 \$2,000 claims..... 8,402
1 claim..... 1,322

EDGEWATER—\$31,500

\$5,000 to \$8,000: Patrick F. Hart..... 3,000
2 \$1,000 claims..... 2,343

FLORENCE—\$47,500

Name not given..... 10,117
Name not given..... 5,031
Name not given..... 44,091

FORT COLLINS—\$174,100

\$3,000 to \$5,000: Isaac E. Tobow, Will W. Stryker, Ivan W. Garnet, Henry T. Decker, Frederick J. Ihmsen, 2 names not given..... 33,158
3 \$2,000 claims..... 6,000

FORT MORGAN—\$64,150

\$3,000 to \$5,000: 2 names not given..... 5,844
5 \$2,000 claims..... 19,720
1 claim..... 1,000

GRAND JUNCTN—\$160,400

\$20,000 to \$25,000: Oscar L. Turner..... 13,000
\$12,000 to \$15,000: Name not given..... 13,000
\$3,000 to \$5,000: Hugh Moore..... 21,154
10 \$2,000 claims..... 2,011
2 \$1,000 claims..... 2,011

GREELEY—\$154,200

Name not given..... 10,000
Raymond P. Hickey..... 6,000

★ ★ ★ ★ ★ 3

GRANDMOTHER, 70, CAST ASIDE BY DAUGHTERS

She's Too Old to Work,
and They're Busy,
Judge Told.

A gray-haired grandmother, on the
brink of her 70s and crippled so badly
by rheumatism that she has to hob-
ble about on crutches, sat weeping in
the Shakespeare avenue court today
d heard her five married daughters
her aside because she is
no longer worth the

This tragedy could have been averted if this woman's husband had been wise enough to provide for her by means of life insurance. Five hundred dollars a year income from the proceeds of a \$6,000 policy invested in a life annuity would have taken care of her—and her daughters would not have looked on her as a burden. The premium on a \$6,000 policy is negligible compared with the benefits of the income to this grandmother.

\$3,000 to \$5,000: Grandin Gray, 1 name not given..... 10,000
2 \$1,000 claims..... 2,000

SANTA CRUZ—\$95,000

Name not given..... 10,000
\$3,000 to \$5,000: John M. Gardner..... 4,500
4 \$2,000 claims..... 8,125
4 \$1,000 claims..... 4,500

SANTA MONICA—\$369,000

Philip Hanauer..... 51,055
\$20,000 to \$25,000: Harry J. Tucker..... 11,009
\$8,000 to \$12,000: Name not given..... 11,009
\$5,000 to \$8,000: Isaac C. Speers, Joshua B. Kirkham, 1 name not given..... 17,593
\$3,000 to \$5,000: 4 names not given..... 14,283
4 \$2,000 claims..... 8,000
9 \$1,000 claims..... 9,854
Industrial: Co. No. 8, 3 claims..... 717

SANTA ROSA—\$154,200

\$15,000 to \$20,000: Jack J. Nightingale..... 13,000
\$12,000 to \$15,000: Name not given..... 13,000
\$3,000 to \$5,000: Lester Brittain, 1 name not given..... 7,498
2 \$2,000 claims..... 4,543
7 \$1,000 claims..... 8,504

\$3,000 to \$5,000: Nicholas Messer, 1 name not given..... 2,066
1 claim..... 2,066
3 \$1,000 claims..... 3,000

STOCKTON—\$655,700

Name not given..... 26,000
Name not given..... 13,060
\$8,000 to \$12,000: Horace V. Tarter, 2 names not given..... 28,065
Name not given..... 6,807
\$3,000 to \$5,000: James B. Cella, Fred P. Clark, John W. Calosso, 2 names not given..... 24,049
14 \$2,000 claims..... 28,000
15 \$1,000 claims..... 25,466
Industrial: Co. No. 8, 3 claims..... 746

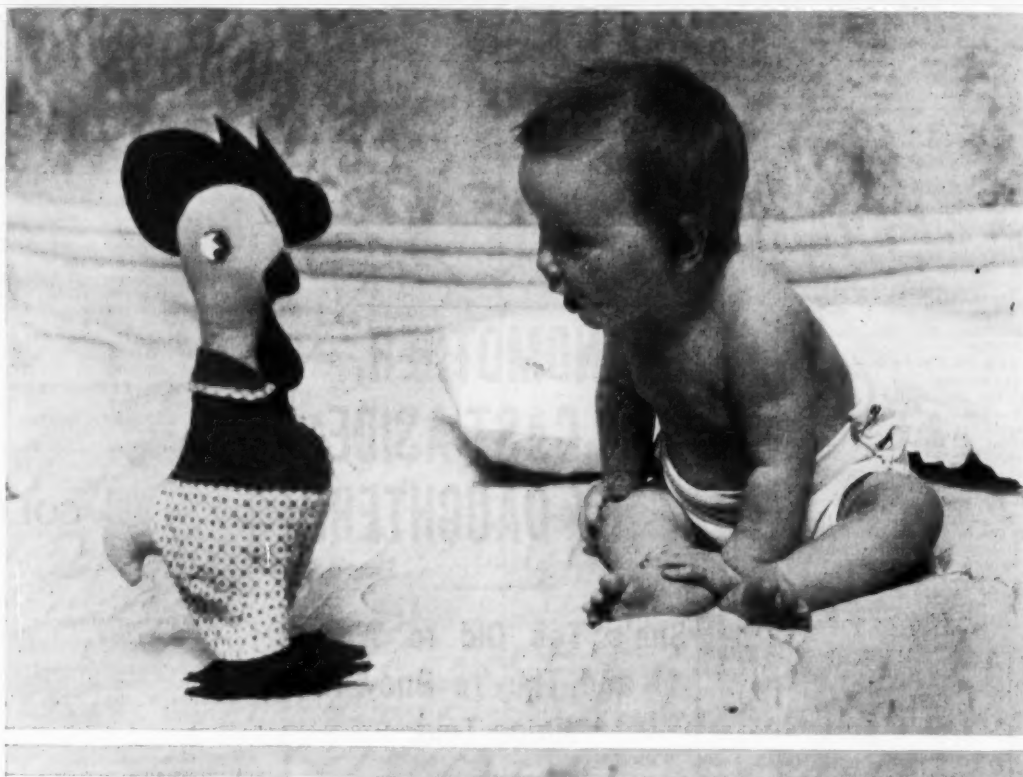
SUSANVILLE—\$23,800

\$25,000 to \$30,000: Chas. E. Emerson..... 10,105
Name not given..... 1,500
1 claim..... 1,500

TURLOCK—\$95,100

\$5,000 to \$8,000: 2 names not given..... 20,000
\$3,000 to \$5,000: Enoch J. Ornborg..... 12,110
6 \$2,000 claims..... 3,000

The Most Important Reason for Insurance



—Courtesy Johnson & Johnson

COLORADO—Continued

\$2,000 to \$5,000: Jacob Lebsack, Charles H. Craddock, 2 names not given 16,082
2 \$2,000 claims 4,388
5 \$1,000 claims 5,008

HOLYOKE—\$20,800

\$3,000 to \$5,000: 2 names not given 9,189
1 claim 2,000

HOTCHKISS—\$12,000

\$3,000 to \$5,000: Joseph N. Tuttle 6,000
3 \$2,000 claims 1,000

KERSEY—\$11,000

\$5,000 to \$8,000: Job H. Downer 2,018
1 claim 1,000

LA JANTA—\$85,500

\$15,000 to \$20,000: Ralph G. Herson 5,094
\$5,000 to \$8,000: Name not given 5,094
\$3,000 to \$5,000: Reginald Garvin 4,400
2 \$2,000 claims 1,000

LAMAR—\$109,400

\$20,000 to \$25,000: L. Wirt Markham 12,000
\$15,000 to \$20,000: Willard B. Gordon 12,000
\$8,000 to \$12,000: Name not given 12,000
\$3,000 to \$5,000: Jesse B. Rose, Frederick Henry Kelsey, Eugene E. Kerr, 1 name not given 19,122
2 \$2,000 claims 4,001
4 \$1,000 claims 4,001

LA PLATA—\$12,000

\$8,000 to \$12,000: Leonard E. Jenkins 1,000

LEADVILLE—\$121,000

Patrick F. Hart 33,000
Name not given 8,068
\$3,000 to \$5,000: 3 names not given 14,450
2 \$2,000 claims 4,099
1 claim 1,000

LITTLETON—\$35,400

Name not given 10,000
Name not given 5,000
1 claim 2,000
1 claim 1,000

LONGMONT—\$66,500

\$3,000 to \$5,000: Name not given 4,000
2 \$2,000 claims 4,036
2 \$1,000 claims 2,000

LOVELAND—\$64,300

\$3,000 to \$5,000: John M. Cunningham, 1 name not given 7,098
3 \$2,000 claims 6,000
1 claim 1,000

MONTE VISTA—\$18,700

\$5,000 to \$8,000: John C. Bushinger 10,000
\$3,000 to \$5,000: Marguerite Oxley 4,039
2 \$1,000 claims 2,000

MONTROSE—\$48,100

\$3,000 to \$5,000: Middleton W. Hampton, 1 name not given 10,000
1 claim 2,000
1 claim 1,000

PADRONI—\$25,000

\$20,000 to \$25,000: Name not given 25,000

PUEBLO—\$371,200

\$15,000 to \$20,000: Harvey Dakin, 1 name not given 35,000
\$8,000 to \$12,000: Eugene R. Glover 13,344
\$2,000 to \$5,000: Herman R.

CONNECTICUT

ANSONIA—\$259,600

\$15,000 to \$20,000: 2 names not given 33,500
Name not given 6,000
Name not given 4,012
2 \$2,000 claims 4,018
Ind. Co. No. 5, 208 52,479
5 \$1,000 claims 5,282

BETHEL—\$62,284

Name not given 25,000
2 \$2,000 claims 4,259
2 \$1,000 claims 2,000

BRIDGEPORT—\$1,153,760

\$20,000 to \$25,000: 3 names not given 68,000
\$15,000 to \$20,000: 2 names not given 30,000
\$5,000 to \$12,000: George Skiff Ford, 4 names not given 52,197
\$5,000 to \$8,000: 3 names not given 18,033
\$3,000 to \$5,000: John Schindler, 13 names not given 56,290
10 \$2,000 claims 20,000
31 \$1,000 claims 33,300

Wright, Louis Levisin, John A. Simpson, 9 names not given 45,973
7 \$2,000 claims 14,105
12 \$1,000 claims 12,347

ROCKY FORD—\$61,700

\$8,000 to \$12,000: Leon R. Fenlason 4,500
2 \$2,000 claims 1,000

STERLING—\$88,000

\$8,000 to \$12,000: George A. Henderson 2,000
\$3,000 to \$5,000: Phineas C. Green 4,300
1 claim 2,000
4 \$1,000 claims 3,000

TRINIDAD—\$84,200

\$12,000 to \$15,000: Martin J. Shepard 6,430
\$3,000 to \$5,000: Agnes Whitcomb 6,430
1 name not given 3,021
3 \$1,000 claims 3,021

WINDSOR—\$23,400

\$3,000 to \$5,000: 2 names not given 6,000
2 \$2,000 claims 4,000

WRAY—\$27,800

\$3,000 to \$5,000: Chas. A. Fuderbaugh 6,000
3 \$2,000 claims 6,000

Industrial: Co. No. 5, 748 claims 162,940

BRISTOL—\$300,800

Name not given 40,000
Name not given 12,098
\$5,000 to \$8,000: Joseph O. Lemire 5,000
Name not given 4,123
2 \$2,000 claims 3,000

DANBURY—\$1,402,540

Charles D. Parks 845,000
Name not given 37,500
\$20,000 to \$25,000: 2 names not given 50,000
Name not given 20,000
\$12,000 to \$15,000: Frederick A. Knapp 3,032
4 \$2,000 claims 9,115
5 \$1,000 claims 5,501

FAIRFIELD—\$20,228

Name not given 3,024
1 claim 2,000
5 \$1,000 claims 5,090

GLASTONBURY—\$34,034

Name not given 8,000
Name not given 5,000

1 \$2,000 claim 2,000
2 \$1,000 claims 2,017

GLENBROOK—\$62,192

Name not given 35,788
Name not given 10,000
\$3,000 to \$5,000: 2 names not given 8,004

GREENS FARMS—\$18,400

Name not given 18,400

GREENWICH—\$726,640

Archer H. Brown 85,000
John E. Hulekamp 62,760
Name not given 45,159
\$15,000 to \$20,000: 3 names not given 58,551
\$8,000 to \$12,000: 2 names not given 20,000
\$3,000 to \$5,000: William D. Webb, 2 names not given 12,420
1 claim 2,000
3 \$1,000 claims 3,020

HARTFORD—\$4,599,472

Name not given 50,000
Name not given 42,000
Hymen Kaplan 35,000
\$25,000 to \$30,000: 2 names not given 56,000
\$20,000 to \$25,000: 3 names not given 75,000
\$15,000 to \$20,000: Adaphus G. Perni 54,672
\$12,000 to \$15,000: Harry Savitt, 1 name not given 25,699
\$8,000 to \$12,000: 19 names not given 192,431
\$5,000 to \$8,000: Henry K. Dean, Louis F. Butler, 3 names not given 29,566
\$3,000 to \$5,000: Joseph Tonquay, 32 names not given 131,288

Industrial: Co. No. 5, 748 claims 162,940

MILFORD—\$172,934

\$15,000 to \$20,000: James P. Herrick 7,361
\$12,000 to \$15,000: Harris Botwinik 119,511
Name not given 10,000
\$3,000 to \$5,000: 3 names not given 1,019

KENT—\$20,000

Name not given 10,000

LITCHFIELD—\$46,751

Name not given 16,151
Name not given 12,000

MANCHESTER—\$22,180

Name not given 3,000
2 \$2,000 claims 4,000
3 \$1,000 claims 3,091

MERIDEN—\$250,400

\$8,000 to \$12,000: Fred F. Dowlin, 1 name not given 20,000
\$5,000 to \$8,000: Name not given 11,203
\$3,000 to \$5,000: 2 names not given 3,000
2 \$2,000 claims 3,522
8 \$1,000 claims 9,418
Industrial: Co. No. 5, 257 claims 48,127

MIDDLEFIELD—\$37,328

Name not given 20,000
Name not given 3,928

MIDDLETOWN—\$139,440

Name not given 13,000
Name not given 25,000
Name not given 20,000
\$8,000 to \$12,000: 2 names not given 20,000
\$3,000 to \$5,000: 2 names not given 8,000
3 \$2,000 claims 6,500
11 \$1,000 claims 10,650

Included in Grand Total Only Once

In a number of cases in the compilation of death claims in this Life Insurance Distributions Number, the deceased had more than one home. In the case of extremely large amounts these payments were given for each place of residence although the figure was included only once in the total. Thus in the case of Thomas E. Houston, who had homes in both Cincinnati and Elkhorn, W. Va., his payment of \$1,845,048 was listed among the claims of both cities although totaled only once.

NORWICH—\$216,114

Name not given 7,757
\$3,000 to \$5,000: 5 names not given 17,582
2 \$2,000 claims 4,000
6 \$1,000 claims 6,515

ORANGE—\$20,000

\$3,000 to \$5,000: 2 names not given 10,000

RIDGEFIELD—\$46,100

Name not given 20,068
1 claim 2,000

RIVERSIDE—\$95,285

Name not given 30,000
Name not given 20,000
Name not given 15,000
\$8,000 to \$12,000: 3 names not given 30,285

ROWAYTON—\$21,748

Name not given 10,874

SAYBROOK—\$22,658

Name not given 10,000
1 claim 1,329

SHELTON—\$116,380

Name not given 8,000
Name not given 5,000
2 \$2,000 claims 4,000
4 \$1,000 claims 4,000

SOUND BEACH—\$71,350

\$20,000 to \$25,000: 2 names not given 46,350
Name not given 11,000

SOUTH MANCHESTER—\$24,254

Name not given 10,122
1 claim 2,006

SOUTH NORWALK—\$20,029

Name not given 6,000
Name not given 3,052
1 claim 2,039
2 \$1,000 claims 2,117
Industrial: Co. No. 5, 250 claims 55,731

SOUTHPORT—\$28,600

\$5,000 to \$8,000: Ralph T. Hatch 5,000
Name not given 2,000

STAMFORD—\$1,408,385

Ferdinand N. Monjo 200,000
Name not given 40,000
\$25,000 to \$30,000: 2 names not given 60,000
Name not given 22,452
Name not given 17,622
\$12,000 to \$15,000: 2 names not given 26,546
\$8,000 to \$12,000: 2 names not given 20,000
\$3,000 to \$5,000: 5 names not given 15,000
2 \$2,000 claims 4,410
2 \$1,000 claims 2,900
Industrial: Co. No. 5, 257 claims 53,470

SUFFIELD—\$20,672

Name not given 4,000
1 claim 2,000
4 \$1,000 claims 4,336

TORRINGTON—\$113,800

Name not given 20,000
\$3,000 to \$5,000: Calet A. Morse, 1 name not given 7,551
2 \$2,000 claims 4,429
1 claim 1,000

WALLINGFORD—\$113,600

\$3,000 to \$5,000: 2 names not given 8,000
4 \$2,000 claims 8,000
5 \$1,000 claims 5,471

WATERBURY—\$1,058,302

Name not given 45,000
\$15,000 to \$20,000: Charles W. Bauby, 3 names not given 77,241
Name not given 15,000
Name not given 10,000
\$5,000 to \$8,000: 2 names not given 10,984
\$3,000 to \$5,000: Izidor Orantaz, 4 names not given 21,000
4 \$2,000 claims 8,000
20 \$1,000 claims 20,217
Industrial: Co. No. 5, 623 claims 163,857

WESTBROOK—\$14,500

Name not given 14,500

WEST HARTFORD—\$386,000

Name not given 43,000
\$8,000 to \$12,000: 4 names not given 40,000
\$5,000 to \$8,000: 2 names not given 12,338
\$3,000 to \$5,000: 4 names not given 15,000
2 \$2,000 claims 4,500
5 \$1,000 claims 5,326

WEST HAVEN—\$116,048

Name not given 6,024
\$3,000 to \$5,000: 2 names not given 9,000
3 \$2,000 claims 6,727
2 \$1,000 claims 2,389

WETHERFIELD—\$60,200

Name not given 5,000
2 \$2,000 claims 4,000
2 \$1,000 claims 2,000

WILLMANTIC—\$70,400

\$3,000 to \$5,000: 2 names not given 7,672
1 claim 2,000
3 \$1,000 claims 3,713

WINDSOR—\$85,456

Name not given 15,000
Name not given 3,000
2 \$2,000 claims 4,000
2 \$1,000 claims 2,323

WINDSOR LOCKS—\$109,891

\$20,000 to \$25,000: 2 names not given 50,000
3 \$2,000 claims 6,000
7 \$1,000 claims 7,291

DELAWARE

BRIDGEVILLE—\$40,024	
\$5,000 to \$8,000: Ralph Adams, 2 names not given.....	20,989
Name not given.....	5,000
1 claim.....	2,000
4 \$1,000 claims.....	4,503
CLAYMONT—\$25,185	
\$5,000 to \$8,000: 3 names not given.....	18,526
Name not given.....	3,659
HOCHESIN—\$13,085	
Name not given.....	8,085
Name not given.....	5,000
REHOBATH—\$6,340	
Name not given.....	5,026
SELBYVILLE—\$11,683	
\$3,000 to \$5,000: Carl P. Long, 1 name not given.....	6,083
1 claim.....	1,000

SMYRNA—\$34,300	
Name not given.....	5,007
1 claim.....	2,000
1 claim.....	1,000
WILMINGTON—\$1,468,282	
Name not given.....	50,000
Carl W. Isenberg.....	42,000
\$25,000 to \$30,000: Nicholas Fdance, 1 name not given.....	57,627
\$8,000 to \$12,000: Catherine M. Cella, 2 names not given.....	30,000
\$3,000 to \$5,000: Geo. B. Ogle, 4 names not given.....	23,368
3 \$2,000 claims.....	6,000
24 \$1,000 claims.....	24,815
Industrial: Co. No. 5, 2 claims.....	158

Mr. Lamar K. Tuttle.....	80,000
Name not given.....	55,000
\$25,000 to \$30,000: Max Shaff, 1 name not given.....	61,093
\$20,000 to \$25,000: 3 names not given.....	70,084
\$15,000 to \$20,000: 2 names not given.....	36,222
\$8,000 to \$12,000: Rose E. Pepper, Will C. Hovey, 2 names not given.....	40,000
\$5,000 to \$8,000: 3 names not given.....	17,813
\$3,000 to \$5,000: Van Asa Wine, H. R. Vallette, Thomas J. Crittendon, Wm. B. Moore, 10 names not given.....	60,079
8 \$2,000 claims.....	15,500
15 \$1,000 claims.....	15,466
Industrial: Co. No. 2.....	2,666
MIAMI BEACH—\$15,863	
\$5,000 to \$20,000: Name not given.....	17,500
\$5,000 to \$8,000: Name not given.....	5,006
\$3,000 to \$5,000: 6 names not given.....	18,972
MONTEZUMA—\$10,125	
Name not given.....	10,125
NEW PORT RICHEY—\$11,000	
Name not given.....	10,000
1 claim.....	1,000

Name not given.....	9,000
\$5,000 to \$8,000: David Gundersheimer.....	3,000
\$3,000 to \$5,000: Thomas F. McGourin, 1 name not given.....	5,000
4 \$2,000 claims.....	8,105
11 \$1,000 claims.....	11,996
Industrial: Co. No. 2.....	5,135
ST. AUGUSTINE—\$52,400	
Name not given.....	17,000
4 \$1,000 claims.....	4,195
Industrial: Co. No. 2.....	155
ST. PETERSBURG—\$223,933	
\$5,000 to \$8,000: 2 names not given.....	10,034
\$3,000 to \$5,000: Robert F. Nottley, William T. Ackrill, Henry E. Tomlinson, Thomas Jefferson Leverett, Wm. S. Bailey, 6 names not given.....	42,964
8 \$2,000 claims.....	16,081
9 \$1,000 claims.....	9,566
Industrial: Co. No. 2.....	889
SANFORD—\$68,054	
Name not given.....	5,054
\$5,000 to \$8,000: Jesse E. Spurling, William W. Lewis, Dwight S. Bab-bitt.....	11,000
2 \$2,000 claims.....	4,000
SARASOTA—\$41,336	
\$3,000 to \$5,000: Thomas B. Jenkins, Joseph Newell.....	4,000

18 \$2,000 claims.....	37,417
23 \$1,000 claims.....	23,726
Industrial: Co. No. 2.....	6,237
Co. No. 8, 16 claims.....	3,788
THONOTOSASSA—\$12,100	
\$3,000 to \$5,000: Dempsey C. Lee.....	2,000
1 claim.....	5,000
TITUSVILLE—\$32,500	
\$8,000 to \$12,000: William F. Allen.....	2,000
\$3,000 to \$5,000: Chris Bucured, Aaron B. Tull, 10,000.....	10,000
VINELAND—\$10,047	
\$8,000 to \$12,000: Ernest J. Keene.....	10,020
Industrial: Co. No. 2.....	3,543
WEST PALM BEACH—\$44,020	
\$8,000 to \$12,000.....	10,020
Industrial: Co. No. 2.....	3,543

\$3,000 to \$5,000: Alwin Sabor.....	2,000
1 claim.....	2,000
6 \$1,000 claims.....	1,000
WHITE SPRINGS—\$20,048	
Name not given.....	10,024
1 claim.....	2,001
WILKINSON—\$22,450	
\$12,000 to \$15,000: Thomas W. Price.....	2,001
WINTER HAVEN—\$43,200	
\$8,000 to \$12,000: 2 names not given.....	20,000
\$3,000 to \$5,000: Woodward H. Reed.....	1,007
1 claim.....	1,007
WINTER PARK—\$28,400	
Name not given.....	11,567
\$3,000 to \$5,000: Lester J. Douglas.....	1,000
1 claim.....	1,000

GEORGIA

ALBANY—\$388,003	
Name not given.....	105,277
Isaac J. Hofmayer.....	75,000
Name not given.....	7,500
\$3,000 to \$5,000: 2 names not given.....	10,000
Name not given.....	3,648
9 \$2,000 claims.....	20,299
6 \$1,000 claims.....	6,246
Industrial: Co. No. 2.....	1,111
Co. No. 10, 132 claims.....	12,942
AMERICUS—\$222,000	
\$25,000 to \$30,000: Henry A. Smith.....	3,000
\$8,000 to \$12,000: 3 names not given.....	31,000
Name not given.....	7,000
\$2,000 to \$5,000: 4 names not given.....	16,058
2 \$2,000 claims.....	4,500
4 \$1,000 claims.....	4,000
Industrial: Co. No. 2.....	711
ANDERSONVILLE—\$32,210	
Name not given.....	10,000
Name not given.....	3,918
1 claim.....	2,187
ASHBURN—\$19,141	
\$8,000 to \$12,000: George W. Stubbs, 1 name not given.....	20,122
1 claim.....	1,019
ATHENS—\$230,800	
\$12,000 to \$15,000: 2 names not given.....	27,120
\$5,000 to \$8,000: John H. Harris.....	1,000
\$3,000 to \$5,000: Marion J. Holbrook, William H. Foster, 1 name not given.....	11,000
4 \$2,000 claims.....	8,000
8 \$1,000 claims.....	8,702
Industrial: Co. No. 2.....	999
Co. No. 8, 23 claims.....	3,767
ATLANTA—\$8,556,500	
James R. Clarke.....	241,000
St. Elmo M. Massengale.....	195,000
Asa G. Candler.....	134,450
Lee Hagah.....	126,000
Name not given.....	108,000
Name not given.....	80,000
Name not given.....	59,200
Name not given.....	56,000
Name not given.....	52,500
Name not given.....	50,000
Name not given.....	48,341
Thomas J. Anderson.....	42,500
Name not given.....	42,000
Name not given.....	36,775
Name not given.....	35,500
Name not given.....	32,000
\$25,000 to \$30,000: 3 names not given.....	84,848
\$20,000 to \$25,000: Adolph Moritz, Harvey O. Byrd, 4 names not given.....	137,906
\$15,000 to \$20,000: John J. McTiernan, 5 names not given.....	108,808
\$12,000 to \$15,000: James M. Cochran, 7 names not given.....	116,700
\$8,000 to \$12,000: Asa G. Candler, George W. Forrester, Boyce T. Wilkin-son, 15 names not given.....	182,116
\$5,000 to \$8,000: Charles N. Landers, Edwin Henry Cook, 17 names not given.....	107,279
\$3,000 to \$5,000: Josephus J. Simmons, J. B. Mad-son, John N. McEachern, Charles Cooper McClain, James E. Hickey, David E. Carson, Leon May, Harry R. Cole, Ellis Green Carswell, Richard O. Pickett, Marion Os-burn Wooddall, Edmond J. Anderson, Eulie Day Bean, H. C. Arnold, Charles E. Winburn, Howard T. Glass, Gorley B. Langford, 68 names not given.....	312,525
62 \$2,000 claims.....	127,641
119 \$1,000 claims.....	122,399
Industrial: Co. No. 2.....	20,541
Co. No. 8, 200 claims.....	37,160
Co. No. 10, 636 claims.....	79,670
Co. No. 11, 381 claims.....	981,652

AUGUSTA—\$1,596,277	
Name not given.....	89,107
George R. Lombard.....	85,034
Name not given.....	50,000
Anderson C. Sibley.....	30,500
\$25,000 to \$30,000: 2 names not given.....	52,360
Name not given.....	20,000
\$8,000 to \$12,000: Thomas R. Jones, Daisy C. Moul-throp, Abner G. Jackson, 2 names not given.....	61,103
\$5,000 to \$8,000: Frank S. Terry, Archibald Black-shear, 8 names not given.....	56,623
\$3,000 to \$5,000: Walter J. Crocker, Alonzo S. Shealy, 12 names not given.....	58,706
\$2,000 to \$5,000: 4 names not given.....	17,000
24 \$1,000 claims.....	25,801
Industrial: Co. No. 2.....	4,076
Co. No. 8, 34 claims.....	6,666
Co. No. 10, 63 claims.....	6,403
Co. No. 11, 106 claims.....	26,804
BAINBRIDGE—\$31,000	
\$5,000 to \$8,000: Herman Wise.....	3,000
\$3,000 to \$5,000: Henry B. Ehrlich, Ralph Henry Youmans.....	7,500
1 claim.....	2,000
1 claim.....	1,000
Industrial: Co. No. 2.....	2,932
BLAKELY—\$76,707	
\$15,000 to \$20,000: Joseph W. Vinson, 1 name not given.....	34,000
\$5,000 to \$8,000: Robert R. McLendon.....	3,000
\$3,000 to \$5,000: Charles E. Boyett.....	2,000
1 claim.....	2,000
5 \$1,000 claims.....	5,017
BLUE RIDGE—\$22,248	
Name not given.....	10,048
BODEN—\$26,650	
Name not given.....	10,000
3 \$1,000 claims.....	3,150
BRISTOL—\$30,396	
Name not given.....	10,198
Name not given.....	5,000
BRUNSWICK—\$93,056	
Name not given.....	10,028
\$5,000 to \$8,000: 2 names not given.....	10,089
Name not given.....	3,000
1 claim.....	2,500
1 claim.....	1,000
Industrial: Co. of No. 2.....	130
Co. No. 8, 36 claims.....	6,119
CALHOUN—\$29,800	
\$8,000 to \$12,000: Robert E. Bolding.....	12,125
6 \$2,000 claims.....	4,000
4 \$1,000 claims.....	4,000
CARROLLTON—\$79,264	
Name not given.....	17,232
\$3,000 to \$5,000: Thomas H. Merrell, 1 name not given.....	7,500
1 claim.....	2,000
2 \$1,000 claims.....	2,000
Industrial: Co. No. 2.....	261
CHAMBLEE—\$13,415	
\$8,000 to \$12,000: Henry C. Beermann.....	1,000
1 claim.....	1,000
Industrial: Co. No. 8, 2 claims.....	998
CLIMAX—\$50,647	
Name not given.....	20,082
\$3,000 to \$5,000: Paul Hines Trulock.....	1,008
1 claim.....	1,008
COLUMBUS—\$846,151	
Benjamin H. Hardaway.....	286,212
Name not given.....	50,000
\$12,000 to \$15,000: 2 names not given.....	28,514
\$8,000 to \$12,000: Henry B. Crowell, 6 names not given.....	70,867
\$5,000 to \$8,000: 3 names not given.....	16,033
\$3,000 to \$5,000: Nina L. McCraney, 14 names not given.....	53,170
4 \$2,000 claims.....	8,325
5 \$1,000 claims.....	5,001
Industrial: Co. No. 2.....	8,299
Co. No. 8, 68 claims.....	13,534
Co. No. 10, 117 claims.....	14,931
Co. No. 11, 128 claims.....	29,606

DISTRICT OF COLUMBIA

WASHINGTON—\$9,541,274	
Name not given.....	101,000
Name not given.....	100,000
Name not given.....	80,000
Name not given.....	35,000
Name not given.....	33,000
\$25,000 to \$30,000: Lindsay H. Branson, 2 names not given.....	78,699
\$20,000 to \$25,000: Franklin D. Jones, 1 name not given.....	49,825
\$15,000 to \$20,000: Roy L. Nuehauser, George H. Grove, Charles Mannix, 3 names not given.....	92,175
\$12,000 to \$15,000: James Goad, 5 names not given.....	86,308
\$8,000 to \$12,000: W. Everett Beall, Archibald L. Miller, John H. Digres, Roy H. Speck, 31 names not given.....	144,691
\$5,000 to \$8,000: Benjamin Johnson, Jr., Lawrence	

V. Grogen, George Gleim, 16 names not given.....	116,824
\$3,000 to \$5,000: William P. Wood, Randolph H. Page, George C. Kreutzer, Wm. T. Gallher, Wm. H. Bix-by, James T. Begg, Jr., Garret L. Motherhead, Samuel M. Darragh, Her-man W. Van Selden, George L. McKay, Louise M. Easton, Samuel C. Brooks, William Spry, John Mc K. Moss, Tedrow S. Keyser, Donald E. Earl, George E. Duurloo, William H. Davis, John Percy Bond, Francis M. Duggan, 60 names not given.....	333,614
69 \$2,000 claims.....	252,370
138 \$1,000 claims.....	167,955
Industrial: Co. No. 4.....	276
Co. No. 6, 58 claims.....	35,142
Co. No. 7, 27 claims.....	3,145
Co. No. 2.....	12,404
Co. No. 11, 202 claims.....	55,352

FLORIDA

ARCADIA—\$66,126	
Name not given.....	25,976
\$3,000 to \$5,000: Joseph A. Conkle.....	4,000
2 \$2,000 claims.....	4,000
BARTOW—\$31,900	
\$5,000 to \$8,000: Roydon Elmo Hardaway.....	3,000
\$3,000 to \$5,000: Samuel C. Cox.....	420
Industrial: Co. No. 2.....	479
BRADENTON—\$33,334	
Name not given.....	5,167
Name not given.....	3,000
1 claim.....	2,000
Industrial: Co. No. 2.....	479
CLEARWATER—\$46,307	
Name not given.....	10,107
\$3,000 to \$5,000: Name not given, Thomas T. Zim-merman.....	8,000
1 claim.....	2,306
1 claim.....	1,000
CORAL GABLE—\$616,500	
Woodford J. Copeland.....	328,500
Name not given.....	128,000
Charles Francis Flynn.....	100,000
Name not given.....	10,000
\$3,000 to \$5,000: 2 names not given.....	10,000
2 \$2,000 claims.....	4,000
DAYTONA BEACH—\$79,784	
Name not given.....	40,327
\$5,000 to \$8,000: 2 names not given.....	14,508
\$3,000 to \$5,000: George C. Chamberlain.....	3,000
\$3,000 to \$5,000: Samuel M. Stouffer, 2 names not given.....	11,300
1 claim.....	2,049
Industrial: Co. No. 2.....	281
DE FUNIAK—\$29,070	
Name not given.....	10,043
Name not given.....	5,028
DELAND—\$55,966	
Name not given.....	12,062
\$3,000 to \$5,000: 2 names not given.....	10,000
2 \$2,000 claims.....	4,794
1 claim.....	1,500
DUNEDIN—\$27,934	
Name not given.....	10,000
\$3,000 to \$5,000: 3 names not given.....	12,016
1 claim, name not given.....	1,502
FERNANDINA—\$23,000	
\$8,000 to \$12,000.....	10,000
FORT MYERS—\$60,970	
Walter T. S. Thomas.....	30,076
1 claim.....	2,022
1 claim.....	1,000
FORT PIERCE—\$379,500	
Woodford J. Copeland.....	328,500
1 claim.....	1,000
HIOLEAH—\$10,000	
\$8,000 to \$12,000: Ejnar B. Truelson.....	

HOLLYWOOD—\$44,493	
Name not given.....	25,000
Name not given.....	10,090
\$3,000 to \$5,000: 2 names not given.....	7,403
1 claim.....	2,000
JACKSONVILLE—\$1,993,919	
Ernest P. Hobuck.....	59,000
Name not given.....	50,000
Name not given.....	32,155
\$20,000 to \$25,000: John M. Johnson, 2 names not given.....	69,916
\$15,000 to \$20,000: Timothy J. Golden, 5 names not given.....	113,823
\$12,000 to \$15,000: Chievious W. Davis, Carl A. Bartels, Adger E. Floyd, John J. Heard, 2 names not given.....	83,721
\$8,000 to \$12,000: Richard Keys Russell, 6 names not given.....	70,019
\$5,000 to \$8,000: William E. Gore, 6 names not given.....	37,623

GEORGIA—Continued

CORDELE—\$78,675

Name not given..... 50,000
\$8,000 to \$12,000: William H. McKenzie..... 2,000
1 claim..... 1,000
Industrial: Co. No. 2..... 42

CUSSETA—\$37,890

\$15,000 to \$20,000: William L. Van Horn, 1 name not given..... 32,745
1 claim..... 2,500

CYRENE—\$89,460

Name not given..... 89,460

DAWSON—\$78,350

\$3,000 to \$5,000: 4 names not given..... 15,026
5 \$2,000 claims..... 10,050
10 \$1,000 claims..... 11,584
Industrial: Co. No. 2..... 353

DECATUR—\$71,344

\$2,000 to \$5,000: H. L. Harris, 1 name not given..... 6,000
7 \$2,000 claims..... 14,683
7 \$1,000 claims..... 7,912
Industrial: Co. No. 2..... 675

DEETSTEP—\$19,484

\$12,000 to \$15,000: Mack R. Tucker..... 2,000

DONALSONVILLE—\$49,200

Name not given..... 7,101
\$3,000 to \$5,000: Josiah M. Shingler, 1 name not given..... 10,000
1 claim..... 2,000
1 claim..... 1,000

DOUGLASVILLE—\$54,600

\$3,000 to \$5,000: Name not

given..... 5,000
1 claim..... 2,161
5 \$1,000 claims..... 5,500

Industrial: Co. No. 8, 9

claims..... 1,204

DUBLIN—\$34,600

\$3,000 to \$5,000: 2 names not given..... 10,000
2 \$2,000 claims..... 4,000
1 claim..... 1,111
Industrial: Co. No. 2..... 1,045
Co. No. 8, 15 claims..... 2,675

EASTMAN—\$41,200

\$12,000 to \$15,000: Charlie Harden Peacock..... 2,000

1 claim..... 1,000

Industrial: Co. No. 2..... 720

ELBERTON—\$88,000

\$8,000 to \$12,000: H. S. Jaudon, 1 name not given..... 20,000
\$5,000 to \$8,000: Name not given..... 6,000
\$3,000 to \$5,000: 2 names not given..... 6,000
3 \$1,000 claims..... 3,000
Industrial: Co. No. 2..... 146

FORSYTH—\$37,600

\$3,000 to \$5,000: 2 names not given..... 7,000
2 \$2,000 claims..... 4,000
2 \$1,000 claims..... 2,003

FT. BENNING—\$25,117

\$25,000 to \$30,000: Frank C. Baker..... 2,000

FT. GAINES—\$39,000

Name not given..... 10,000
Richard W. Best..... 7,000
1 claim..... 2,000
1 claim..... 2,000

GAINESVILLE—\$54,000

\$5,000 to \$8,000: 3 names not given..... 15,000

Industrial: Co. No. 8, 13

claims..... 3,392

GRAHAM—\$23,700

\$8,000 to \$12,000: Thos. Jefferson Ursrey, 1 name not given..... 20,754
2 \$1,000 claims..... 2,005
Industrial: Co. No. 2..... 4,446

GRANTVILLE—\$61,000

\$25,000 to \$30,000: Charles A. F. Ebbert..... 2,000

GRIFFIN—\$172,000

Name not given..... 19,000
\$5,000 to \$8,000: 2 names not given..... 10,349
\$3,000 to \$5,000: 3 names not given..... 12,000
2 \$2,000 claims..... 2,008

LINCOLN—\$22,000

Name not given..... 12,000
2 \$1,000 claims..... 2,000
3 \$1,000 claims..... 3,000
Industrial: Co. No. 8, 28
claims..... 6,288
Co. No. 11, 66 claims..... 17,671
Co. No. 2..... 1,187

HADDON—\$14,841

\$8,000 to \$12,000: George Stallings..... 1,002

HAPEVILLE—\$31,600

\$8,000 to \$12,000: Name not given..... 10,000
1 claim..... 2,000
1 claim..... 1,002

HARTWELL—\$48,701

\$3,000 to \$5,000: Name not given..... 3,000
2 \$2,000 claims..... 4,500
6 \$1,000 claims..... 6,000
2 \$2,000 claims..... 4,219
2 \$1,000 claims..... 2,000

LAFAYETTE—\$56,950

Name not given..... 15,000
\$3,000 to \$5,000: Luther P. Mason..... 2,138
2 \$1,000 claims..... 2,138

LUMPKIN—\$36,700

\$8,000 to \$12,000: Robert T. Humber, 1 name not given..... 20,000
\$3,000 to \$5,000: Massey T. McDowell..... 2,000
1 claim..... 2,000

LYONS—\$26,300

Name not given..... 12,000
2 \$1,000 claims..... 2,500

MCDONOUGH—\$35,600

\$5,000 to \$8,000: 2 names not given..... 11,188
1 claim..... 1,029

MCRAE—\$48,100

\$3,000 to \$5,000: John Randolph Bradfield, William B. Folsom, 3 names not given..... 20,001

MACON—\$1,683,872

Name not given..... 40,070
Name not given..... 39,410
\$25,000 to \$30,000: Wm. A. Crutchfield, Wilkins W. Jackson, 1 name not given..... 85,000
\$20,000 to \$25,000: Charles J. Middlebrooks, 1 name not given..... 74,500
\$15,000 to \$20,000: Name not given..... 20,000
\$12,000 to \$15,000: Robert E. Casson, 1 name not given..... 28,670
\$8,000 to \$12,000: Arthur Eugene Burney, Paul H. Watson, George Enslen Patterson, 5 names not given..... 80,288
\$5,000 to \$8,000: 2 names not given..... 12,050
\$3,000 to \$5,000: Oren W. Massey, Julian K. Patton, 11 names not given..... 58,000
12 \$2,000 claims..... 25,912
19 \$1,000 claims..... 19,790
Industrial: Co. No. 8, 53
claims..... 10,747
Co. No. 10, 207 claims..... 20,445
Co. No. 11, 92 claims..... 25,926

MANCHESTER—\$58,500

Name not given..... 10,029

MANETTA—\$29,000

\$25,000 to \$30,000: Wm. A. Upshaw..... 2,000

MARIETTA—\$182,579

Earl Waltz..... 39,000
Name not given..... 12,065
\$8,000 to \$12,000: 2 names not given..... 23,000
Name not given..... 5,000
1 claim..... 2,014
4 \$1,000 claims..... 5,500
Industrial: Co. No. 8, 2
claims..... 1,099

MILLEDGEVILLE—\$114,707

Name not given..... 50,035
\$8,000 to \$12,000: James E. Kidd..... 2,000
\$3,000 to \$5,000: John T. Shealy, 1 name not given..... 10,000
3 \$2,000 claims..... 6,000
6 \$1,000 claims..... 6,517

MILLEN—\$28,200

Name not given..... 10,018
1 claim..... 1,000

MONROE—\$96,400

Name not given..... 20,000
Name not given..... 10,000
3 \$2,000 claims..... 6,000
3 \$1,000 claims..... 3,002

MONTAZUMA—\$53,400

1 claim, name not given..... 8,188
\$3,000 to \$5,000: 2 names not given..... 8,590
1 claim..... 2,005
1 claim..... 1,002

MOULTRIE—\$320,915

Name not given..... 54,000
Name not given..... 40,089
Name not given..... 30,000
Name not given..... 15,591
\$12,000 to \$15,000: Robert J. Corbett..... 2,000
\$5,000 to \$8,000: 2 names not given..... 11,000
\$3,000 to \$5,000: 11 names not given..... 43,470
15 \$1,000 claims..... 15,000

NEWMAN—\$158,700

\$15,000 to \$20,000: Robert W. Freeman..... 9,549
Name not given..... 5,058
\$3,000 to \$5,000: 2 names not given..... 8,000
2 \$2,000 claims..... 4,000
3 \$1,000 claims..... 3,026

OCILLA—\$57,400

\$15,000 to \$20,000: Jno. M. Willis..... 5,063
Name not given..... 5,063

ROCKMART—\$37,750

Name not given..... 5,050
Name not given..... 4,000
1 claim..... 2,000
2 \$1,000 claims..... 2,000

ROME—\$132,500

\$8,000 to \$12,000: Chas. Barrington Caperton..... 2,500

Claims on Women

ALTHOUGH women are not often insured for large amounts by life insurance companies there are always some large claims every year paid on the lives of the fair sex. In 1929 Margaret P. Campbell of Denver left \$140,000 in life insurance. This was the outstanding payment to beneficiaries of a woman. Alice Pugh of Cedar Rapids, Iowa, carried \$40,000 in life insurance and Hattie Saper of New York had \$35,000.

Name not given..... 7,128
\$3,000 to \$5,000: William N. Horton, 2 names not given..... 12,000
5 \$2,000 claims..... 10,000
6 \$1,000 claims..... 6,136
Industrial: Co. No. 8, 43
claims..... 8,610
Co. No. 10, 44 claims..... 8,362

SANDERSVILLE—

\$8,000 to \$12,000: Name not given..... 10,007
\$5,000 to \$8,000: Dean Johnson Holt..... 2,000
1 claim..... 1,500

SAVANNAH—\$1,041,808

Name not given..... 55,000
Name not given..... 52,360
Moses H. Rothschild..... 32,000
Name not given..... 27,500
\$20,000 to \$25,000: 2 names not given..... 49,000
\$15,000 to \$20,000: Abe Raskin, 2 names not given..... 53,140
\$8,000 to \$12,000: 5 names not given..... 53,386
\$5,000 to \$8,000: Joseph Rosenheim, 8 names not given..... 49,949
\$3,000 to \$5,000: George W. Knight, Thomas P. Screven, Robert L. Brown, John Walz, 14 names not given..... 78,548
17 \$2,000 claims..... 37,049
30 \$1,000 claims..... 31,083
Industrial: Co. No. 8, 78
claims..... 11,647
Co. No. 10, 85 claims..... 10,473
Co. No. 11, 93 claims..... 33,913

SHELLMAN—\$49,000

Name not given..... 20,000
\$3,000 to \$5,000: 2 names not given..... 7,082
5 \$1,000 claims..... 5,815

SPARTA—\$29,850

\$8,000 to \$12,000: Robert C. Wiley..... 1,064
\$3,000 to \$5,000: Henry A. Holleman..... 20,039
Name not given..... 18,380
\$12,000 to \$15,000: John T. Dickson..... 1,250
1 claim..... 1,250

STATESBORO—\$52,000

\$3,000 to \$5,000: 2 names not given..... 9,000
2 \$2,000 claims..... 4,013
2 \$1,000 claims..... 2,000

SYLVANIA—\$45,400

\$8,000 to \$12,000: John H. Lovett..... 5,310
Name not given..... 2,000
1 claim..... 3,116

THOMASTON—\$45,604

Name not given..... 7,086
2 \$2,000 claims..... 4,513
4 \$1,000 claims..... 4,193

ABERDEEN—\$11,482

\$8,000 to \$12,000: Edward W. Knittel..... 2,000
Name not given..... 2,000
\$3,000 to \$5,000: Harry H. Wensel, Albert C. McDonald, Benjamin Achin, 3 names not given..... 22,267
2 \$2,000 claims..... 4,000
3 \$1,000 claims..... 3,500

BLACKFOOT—\$59,384

\$3,000 to \$5,000: Harry H. Wensel, Albert C. McDonald, Benjamin Achin, 3 names not given..... 22,267
2 \$2,000 claims..... 4,000
3 \$1,000 claims..... 3,500

BOISE—\$138,462

\$3,000 to \$5,000: Clarence O. Ballou, Henry W. Dorman, 3 names not given..... 19,131
2 \$2,000 claims..... 4,500
9 \$1,000 claims..... 9,774

BUHI—\$25,280

Name not given..... 5,096
\$3,000 to \$5,000: Guy W. Powell..... 2,038
1 claim..... 2,000

CALDWELL—\$39,116

Name not given..... 5,000
2 \$2,000 claims..... 4,046
2 \$1,000 claims..... 2,500

Industrial: Co. No. 8, 7

claims..... 1,258

THOMASVILLE—\$64,000

Name not given..... 7,000
Name not given..... 3,000
2 \$2,000 claims..... 4,000
4 \$1,000 claims..... 4,165

VALDOSTA—\$168,000

\$15,000 to \$20,000: Joseph Shelton Hearn..... 2,000
\$8,000 to \$12,000: Roy Ulmer..... 2,000
\$5,000 to \$8,000: Daniel Burton Blanton, 1 name not given..... 12,154
Name not given..... 5,000
5 \$2,000 claims..... 10,000
2 \$1,000 claims..... 2,006

VILLA RICA—\$33,100

\$3,000 to \$5,000: 4 names not given..... 16,254
1 claim..... 1,000

WALDEN—\$20,000

Name not given..... 20,000

WARM SPRINGS—\$10,000

Name not given..... 10,000

WARRENTON—\$104,900

Name not given..... 12,500
\$3,000 to \$5,000: Alma M. Whitely, 2 names not given..... 15,000
2 \$2,000 claims..... 4,500
7 \$1,000 claims..... 7,000

WASHINGTON—\$96,400

\$8,000 to \$12,000: 2 names not given..... 20,000
Name not given..... 3,000
1 claim..... 2,000
2 \$1,000 claims..... 2,000

WATKINSVILLE—\$45,300

Name not given..... 24,000
Name not given..... 4,000
1 claim..... 2,000
1 claim..... 1,000

WAYCROSS—\$110,000

\$3,000 to \$5,000: John L. Walker, Mary Frances Ryle (Mrs.), 3 names not given..... 25,000
2 \$2,000 claims..... 4,012
5 \$1,000 claims..... 5,000
Industrial: Co. No. 8, 34
claims..... 6,511

WAYNESBORO—\$149,300

Frank H. Bennett..... 50,000
\$12,000 to \$15,000: William L. Sullivan..... 2,000
\$8,000 to \$12,000: 3 names not given..... 30,000
\$3,000 to \$5,000: Henry C. Daniel..... 4,500
2 \$2,000 claims..... 4,012
5 \$1,000 claims..... 5,000

WEST POINT—\$36,528

\$3,000 to \$5,000: 2 names not given..... 8,064
1 claim..... 2,000
1 claim..... 1,000

WRIGHTSVILLE—\$42,500

\$3,000 to \$5,000: John T. Fulford..... 4,000
2 \$2,000 claims..... 4,000
4 \$1,000 claims..... 4,000

IDAHO

CLEVELAND—\$6,000

\$3,000 to \$5,000: Albert Smith..... 2,000
\$3,000 to \$5,000: 2 names not given..... 2,000

COEUR D'ALENE—\$96,766

Edwin H. Van Ostrand, 71,000
2 \$1,000 claims..... 2,000

ELBA—\$10,000

\$5,000 to \$8,000: William A. Ward..... 2,000

GENESEE—\$28,280

\$3,000 to \$5,000: 6 names not given..... 23,117
1 claim..... 2,030
1 claim..... 1,000

GOODING—\$24,219

\$3,000 to \$5,000: Wm. B. Feltz, 1 name not given..... 8,052
1 claim..... 2,081
2 \$1,000 claims..... 2,000

HAILEY—\$13,290

\$3,000 to \$5,000: Donald A. Cameron..... 2,500

IDAHO FALLS—\$96,319

\$8,000 to \$12,000: Chas. J. Moody..... 2,500

10 REASONS WHY THE FEDERAL LIFE MAN SUCCEEDS

1. Because he has in his kit every desirable policy form.
2. Because he can offer either Participating or Non-Participating insurance.
3. Because he can insure children with premium waiver on beneficiary.
4. Because in addition to customary Disability and Double Indemnity he can offer the most attractive Non-Cancellable Income Policy with or without life insurance and with choice of life indemnity or 5- and 10-year aggregate indemnity with immediate hospital coverage.
5. Because he can offer a remarkable line of Commercial Accident and Health policies—Quarterly payments if desired.
6. Because he can offer a most liberal commercial policy with premiums payable monthly—with or without accidental death but paying liberally for loss of hands, feet or eyes—with elimination period and immediate hospital coverage.
7. Because he can sell a Non-Cancellable Automobile Policy—\$5,000 and \$100 per month renewable to age 70—men or women—a big seller to people already insured but who welcome this additional protection.
8. Because The Federal offers "Human Being" insurance on policies which fit in well with up-to-date life insurance programs.
9. Because The Federal is widely advertised and favorably known.
10. Because The Federal is thirty years old, with its first President at the helm—operating in 35 states—good open territory in all states.

FEDERAL LIFE INSURANCE COMPANY

Isaac Miller Hamilton, President

CHICAGO

Over \$150,000,000 Life Insurance in force
Over \$3,400,000 Accident & Health Premiums in force
A THREE HUNDRED MILLION DOLLAR INSTITUTION

Mrs. Margaret Ann Oakford, Chas. Nebel, Jack Mills, Charles Miffin, Alois Louis, Wm. J. Mo, Peter J. Watkins, Thomas Hall, Mayme Guiman, Edw. Grinn, Elmer Graham, John Forsberg, Lucy Brooks, J. Blazek, Edgar Allen, Aron Bronstein, George Culver, Charles Hayes, Edw. Thomason, 391 names not given.....1,580,094
\$17 \$2,000 claims.....817,299
391 \$1,000 claims.....964,738
Industrial: Co. No. 5, 1,960 claims.....434,563
Industrial: Co. No. 6, 199 claims.....45,283
Industrial: Co. No. 8, 5,261 claims.....84,758
Industrial: Co. No. 9, 180 claims.....12,147
Industrial: Co. No. 10, 140 claims.....57,359

CHICAGO HEIGHTS—
\$94,000

CICERO—\$149,000	
\$8,000 to \$12,000: Anthony	
Alexa	
\$5,000 to \$8,000: Name not	
given	5,042
1 \$2,000 claim.	2,000
13 \$1,000 claims.	14,500
Industrial: Co. No. 5,	29
claims	5,787
Industrial: Co. No. 9,	68
claims	12,389
COOK—\$63,500	
Name not given.	55,000
7 \$1,000 claims.	7,500
DANVILLE—\$234,800	
\$3,000 to \$5,000: 2 names	
not given	8,000
8 \$2,000 claims.	16,500
28 \$1,000 claims.	29,362

DAWSON—\$23,950
Name not given..... 10,000
Name not given..... 5,000
1 claim 1,000

DECATUR—\$740,774
\$15,000 to \$20,000: Robert Morris, 1 name not given 31,000
\$8,000 to \$13,000: James Miller, 3 names not given 39,553
\$5,000 to \$8,000: 2 names not given 12,000
\$3,000 to \$5,000: Roy Lyons, John Rucker, Ulysses Draper, Charlie Danford, Lucy Smith, 4 names not given 40,063
19 \$2,000 claims..... 39,073
24 \$1,000 claims..... 24,000

DES PLAINES—\$37,782
\$5,000 to \$8,000: Wm. Graupner
Name not given..... 2,363
1 claim 2,300
2 \$1,000 claims..... 2,083

DIXON—\$241,000
Name not given..... 22,000
\$12,000 to \$15,000: Milo R. Stratton
\$3,000 to \$5,000: Wm. Albright, Edw. Seyfarth, 3 names not given 14,444
9 \$2,000 claims..... 18,000
7 \$1,000 claims 7,600

DONNELLSON—\$40,330
Charles Mansfield 22,000
1 claim 3,000
1 claim 1,600

DOWNERS GROVE—\$64,000
\$8,000 to \$12,000: Huston E. Wright
2 \$2,000 claims..... 4,000
3 \$1,000 claims..... 3,100

DUNDEE—\$23,085
\$5,000 to \$8,000: Louis B. Dutton, 1 name not given 6,000
4 \$2,000 claims..... 8,500
2 \$1,000 claims..... 2,585

DU QUOIN—\$36,000
\$3,000 to \$8,000: 2 names not given 10,000
1 claim 2,000
1 claim 1,000

DWIGHT—\$52,400
Name not given..... 10,000
Name not given..... 8,000
\$3,000 to \$5,000: Edw. Cleary
2 \$2,000 claims..... 4,000
2 \$1,000 claims..... 2,100

EAST ALTON—\$37,000
\$3,000 to \$5,000: R. G. Clyne
1 claim 2,000
10 \$1,000 claims..... 10,000

EAST ST. LOUIS—\$651,280
Name not given..... 25,000
\$15,000 to \$20,000: Geo. B. Curtis
\$8,000 to \$12,000: Mary Fischel, 2 names not given 30,000

Life insurance continues the life of those left behind

ILLINOIS—Continued

\$3,000 to \$5,000: John Sullivan, Wm. Kenney, Leslie Allen, 2 names not given 23,238
 9 \$2,000 claims 19,360
 18 \$1,000 claims 18,000
 Industrial: Co. No. 5, 321 claims, 66,783; Industrial: Co. No. 6, 39 claims, 9,236; Industrial: Co. No. 8, 35 claims, 10,526; Industrial: Co. No. 9, 141 claims, 25,429

ELGIN—\$726,309

Name not given 42,000
 Name not given 20,000
 Name not given 10,000
 Name not given 6,000
 \$3,000 to \$5,000: John A. Werrbach, 3 names not given 13,000
 14 \$2,000 claims 29,350
 20 \$1,000 claims 20,039

ELMHURST—\$50,400

\$3,000 to \$5,000: George H. Miller 10,073
 5 \$2,000 claims 3,500
 3 \$1,000 claims 1,073

ERIE—\$11,922

2 \$2,000 claims 4,030
 7 \$1,000 claims 7,288

EVANSTON—\$2,056,298

Chas. B. Moore 108,550
 Name not given 100,000
 Name not given 35,000
 Name not given 35,000
 Name not given 33,000
 Name not given 30,312
 Name not given 25,061
 \$20,000 to \$25,000: 5 names not given 112,505
 \$15,000 to \$20,000: 2 names not given 39,205
 \$12,000 to \$15,000: Wm. S. White, 2 names not given 43,000
 \$8,000 to \$12,000: 14 names not given 128,866
 \$5,000 to \$8,000: John Burke, 5 names not given 37,744
 \$3,000 to \$5,000: Ezra Smith, E. H. Brown, Saml. E. Knecht, Donald Bell, John W. Anderson, Moses Altman, George Arenz, Alfred Marshall, 18 names not given 55,714
 13 \$2,000 claims 26,368
 21 \$1,000 claims 23,044

EVANSVILLE—\$19,400

Name not given 10,000
 1 claim 2,000

FAIRBURY—\$39,000

\$3,000 to \$5,000: Butler C. Campbell, 1 name not given 9,000
 1 claim 2,000
 2 \$1,000 claims 2,000

FAIRFIELD—\$27,982

\$3,000 to \$5,000: James A. Cox, James M. Mauck, 7,091
 3 \$1,000 claims 3,000

FINDLAY—\$23,400

\$8,000 to \$12,000: Oliver L. Crow 2,000
 1 \$2,000 claim 2,000

FLOSSMOOR—\$50,000

Name not given 35,000
 Name not given 15,000

FOREST PARK—\$79,400

Name not given 10,000
 Name not given 7,360
 \$3,000 to \$5,000: August Wilhelm, 1 name not given 10,000
 2 \$2,000 claims 4,542
 6 \$1,000 claims 5,535

FREEPORT—\$290,880

Name not given 30,000
 \$3,000 to \$5,000: Oscar Wagner, John A. Wolf, Frank Charles Balles, Jr., Mrs. Anna Grandsen, 4 names not given 32,775
 12 \$2,000 claims 24,556
 11 \$1,000 claims 11,326

GALENA—\$46,000

Name not given 3,000
 1 claim 1,970
 7 \$1,000 claims 7,307

GALESBURG—\$197,200

Name not given 7,000
 \$3,000 to \$5,000: James F. Bright, Charles Lafayette Weinberg, Peter Swanson, John G. Beadle, 2 names not given 24,591
 9 \$2,000 claims 19,194
 12 \$1,000 claims 12,361

GALVA—\$38,900

\$3,000 to \$5,000: 2 names not given 8,000
 2 \$2,000 claims 4,000
 1 claim 1,000

GENESEO—\$33,366

\$3,000 to \$5,000: Carl Nelson 10,683
 1 claim 1,000

GENEVA—\$34,400

Name not given 3,000

Gets Pay Check Every Month



Courtesy the Insurers

IN sickness or in health this man receives an income through the permanent or total disability clause attached to his life insurance policy. Life insurance policyholders were paid \$34,213,602 in disability benefits in 1929. This figure represents about 1 percent of the total premium income of the legal reserve life companies. The humanitarian effect is great as there are thousands of people suffering from lingering illnesses who may live for years but will be unable to work efficiently.

Life insurance through the disability clause provides not only for dependents in case of premature death and for livelihood in old age, but also the hazards of health.

The disability clause provides that if the assured becomes totally and permanently disabled so that he cannot engage in any occupation, the life insurance company will waive the future premiums due on his life insurance as long as his disability continues and pay him a \$10 monthly income.

3 \$2,000 claims 6,000
 1 claim 1,001
GLENCOE—\$218,330
 Henry P. Pope 80,000
 Name not given 25,283
 Name not given 18,166
 \$8,000 to \$12,000: 3 names not given 30,378
 Name not given 5,000
 1 claim 2,003
 2 \$1,000 claims 2,000
GLEN ELLYN—\$103,658
 Name not given 25,000
 \$8,000 to \$12,000: 3 names not given 31,058
 5 \$1,000 claims 5,500
GODFREY—\$13,727
 Name not given 12,578
 1 claim 1,149
GRANITE CITY—\$94,000
 4 \$2,000 claims 8,541
 5 \$1,000 claims 5,177
 Industrial: Co. No. 8, 19 claims 3,956
 Industrial: Co. No. 9, 42 claims 7,556
GRANT PARK—\$16,900
 \$8,000 to \$12,000: Chas. Wesley 17,500
GROVELAND—\$20,339
 Name not given 17,500
 Walter Rohlfing 3,000
HAMBURG—\$16,893
 \$8,000 to \$12,000: Raus Bailey 2,045
 4 \$1,000 claims 4,287

1 claim 2,000

HARRISBURG—\$82,996

\$5,000 to \$8,000: Pleasant Dorris, 1 name not given 11,398
 \$3,000 to \$5,000: John J. Farish, John H. Nyberg 8,182
 5 \$1,000 claims 5,000

HARVARD—\$37,600

Name not given 5,008
 3 \$2,000 claims 6,000

HARVEY—\$56,436

6 \$2,000 claims 12,752
 2 \$1,000 claims 2,000

HEBRON—\$22,000

\$3,000 to \$5,000: James Jalar, 1 name not given 10,000
 1 claim 1,000

HENRY—\$113,324

Name not given 47,508
 \$8,000 to \$12,000: 2 names not given 20,000
 Dr. Edw. Cromwell 7,027
 \$3,000 to \$5,000: 2 names not given 9,000
 3 \$2,000 claims 6,123
 3 \$1,000 claims 2,066

HEYWORTH—\$16,332

Name not given 10,000
 1 claim 2,045
 4 \$1,000 claims 4,287

HIGHLAND—\$41,300

\$3,000 to \$5,000: John C. Schwarz, Jacob Menz 9,088
 2 \$2,000 claims 4,866
 1 claim 1,129

HIGHLAND PARK—\$411,417

Name not given 66,073
 Archibald McPherson 40,000
 \$20,000 to \$25,000: 3 names not given 70,248
 \$8,000 to \$12,000: 3 names not given 40,381
 Name not given 7,000
 \$3,000 to \$5,000: 5 names not given 22,436
 2 \$2,000 claims 4,064

HILLSBORO—\$41,400

\$3,000 to \$5,000: Chas. Witherspoon 4,049
 2 \$2,000 claims 4,049
 5 \$1,000 claims 5,006

HILLSDALE—\$20,935

Name not given 20,935

HINSDALE—\$124,200

Julius Newman 34,500
 Name not given 12,500
 Name not given 3,031
 1 claim 1,351

JACKSONVILLE—\$231,800

Name not given 10,000
 \$5,000 to \$8,000: Ora G. Wood 3,000
 \$3,000 to \$5,000: Elmer

Hatfield, Fred E. Henderson 5,944
 7 \$2,000 claims 14,000
 13 \$1,000 claims 13,000

JERSEYVILLE—\$53,120

\$3,000 to \$5,000: George Ware, Ida Baxter, Frederick Scheffer, Harry B. Hill, 1 name not given 19,060
 2 \$2,000 claims 4,000
 2 \$1,000 claims 2,000

JOLIET—\$723,572

Name not given 20,000
 \$12,000 to \$15,000: Edw. Duffy 20,000
 \$8,000 to \$12,000: Joseph Sefcik 20,000
 \$5,000 to \$8,000: Wm. Hotson, 1 name not given 14,045
 \$3,000 to \$5,000: Wm. Richards, Thomas Davis, Constant Peterson, Anthony Cheidt, Elwood Ward, 2 names not given 29,092
 21 \$2,000 claims 42,177
 50 \$1,000 claims 52,919
 Industrial: Co. No. 9, 121 claims 21,901

JOPPA—\$33,928

\$15,000 to \$20,000: Alvin Smith 5,212
 Name not given 1,073
 1 claim 1,073

KANKAKEE—\$121,400

\$3,000 to \$5,000: Henry Klassy, 3 names not given 18,141
 8 \$2,000 claims 16,547
 8 \$1,000 claims 8,139

KENNEY—\$17,450

Name not given 10,000
 1 claim 1,000

KENILWORTH—\$270,297

Homer H. Johnson 236,025
 Name not given 9,200
 \$3,000 to \$5,000: Andrew Boyd, 1 name not given 7,072
 2 \$2,000 claims 4,000

KEWANEE—\$261,200

\$25,000 to \$30,000: 3 names not given 77,500
 Name not given 15,000
 2 \$2,000 claims 4,050
 6 \$1,000 claims 6,000

KINCAID—\$38,100

\$15,000 to \$20,000: Bruce Shaw 3,000
 Name not given 1,000
 1 claim 1,000

LA GRANGE—\$302,600

William H. Pruden 62,000
 Albert B. Moore 40,000
 \$8,000 to \$12,000: 2 names not given 22,000
 Name not given 5,000
 \$3,000 to \$5,000: Floyd Sullivan, Willard F. Wallace, 5 names not given 26,630
 4 \$2,000 claims 8,070
 5 \$1,000 claims 5,062

LAKE BLUFF—\$22,588

\$8,000 to \$12,000: Name not given 10,000
 2 \$1,000 claims 2,288

LAKE FOREST—\$1,757,646

\$25,000 to \$30,000: 3 names not given 89,000
 \$20,000 to \$25,000: 2 names not given 49,000
 \$8,000 to \$12,000: 3 names not given 29,999
 Name not given 5,147
 1 claim 1,000

LANARK—\$36,183

\$12,000 to \$15,000: Earl L. Hendericks 3,000
 Name not given 3,000
 3 \$1,000 claims 2,282

LA SALLE—\$281,000

Name not given 20,000
 Name not given 13,072
 \$5,000 to \$8,000: 2 names not given 12,038
 \$3,000 to \$5,000: Alphonse Frizol, Kenneth Craig, 1 name not given 11,079
 7 \$2,000 claims 14,595
 6 \$1,000 claims 6,000

LAWRENCEVILLE—\$65,800

Name not given 11,035
 1 claim 2,043
 4 \$1,000 claims 3,016

LINCOLN—\$186,000

\$20,000 to \$25,000: John C. Hytton 12,000
 Name not given 5,032
 \$3,000 to \$5,000: Carl Schreiber, Paul E. Martine 8,000
 5 \$2,000 claims 10,100
 2 \$1,000 claims 2,000

LITCHFIELD—\$61,000

\$3,000 to \$5,000: 2 names not given 6,000
 2 \$2,000 claims 4,069
 4 \$1,000 claims 5,000

LITTLE YORK—\$17,720

\$5,000 to \$8,000: John C. Gabby 6,000
 \$3,000 to \$5,000: 2 names not given 6,000
 1 claim 2,025

LOSANT—\$14,780

\$8,000 to \$12,000: Wm. Schoenneshoefer 2,500
 Name not given 1,280
 1 claim 1,280

MACOMB—\$176,000

\$8,000 to \$12,000: Patrick Roark, Toliver Downing 18,101
 \$3,000 to \$5,000: Sallie Hilvety, Leander Pendell, Parker Foulke, Archibald Fisher, James Pace, Philip Elting, James Pearson 30,264
 9 \$2,000 claims 12,171
 2 \$1,000 claims 2,000

MANSFIELD—\$19,897

\$5,000 to \$8,000: Robt. ward 3,000
 \$3,000 to \$5,000 2,071
 1 claim 2,071

MAQUON—\$17,700

\$3,000 to \$5,000: 2 names not given 9,224
 1 claim 2,081

MARSHALL—\$26,616

\$3,000 to \$5,000: 2 names not given 5,528
 3 \$2,000 claims 6,000
 4 \$1,000 claims 4,086

MATTOON—\$194,000

Name not given 10,308
 Name not given 7,000
 \$3,000 to \$5,000: 3 names not given 11,642
 9 \$2,000 claims 18,740
 17 \$1,000 claims 17,327

MAYWOOD—\$153,000

\$12,000 to \$15,000: Frederick Lancaster 5,000
 \$8,000 to \$12,000: Leo J. McGinn 13,189
 \$5,000 to \$8,000: 2 names not given 13,189
 \$3,000 to \$5,000: Fred P. Anderson 6,000
 3 \$2,000 claims 5,538
 5 \$1,000 claims 5,538

MECHANICSBURG—\$26,105

\$8,000 to \$12,000: 2 names not given 19,055
 1 claim 1,000

MENDOTA—\$97,000

\$15,000 to \$20,000: Arthur McIntyre 5,000
 \$3,000 to \$5,000: Name not given 5,000
 3 \$2,000 claims 6,000
 1 claim 1,304

METROPOLIS—\$33,000

\$8,000 to \$12,000: Sherman Gillespie 5,000
 \$5,000 to \$8,000: Betta Lee 5,000
 5 \$1,000 claims 5,000

MOLINE—\$592,300

Willard Lamb Velle, Jr. 45,000
 \$20,000 to \$25,000: Harry A. Jansen 15,000
 \$15,000 to \$20,000: Cyrus Dietz 20,500
 \$8,000 to \$12,000: 2 names not given 20,500
 \$5,000 to \$8,000: George H. Chase, 1 name not given 11,617
 \$3,000 to \$5,000: Hjalmer Kohler, Lars P. Nelson, Chas. Ainsworth, 5 names not given 29,621
 9 \$2,000 claims 18,420
 14 \$1,000 claims 14,817
 Industrial: Co. No. 5, 40 claims 5,547

MONMOUTH—\$84,000

\$8,000 to \$12,000: Rolland H. McCoy 12,000
 6 \$2,000 claims 12,046
 5 \$1,000 claims 6,025

MONEE—\$17,339

Name not given 12,139

MORRIS—\$88,000

\$8,000 to \$12,000: Bernard Roth, John W. McKindley 18,092
 Name not given 5,000
 3 \$2,000 claims 6,120
 2 \$1,000 claims 2,203

MORRISON—\$78,365

\$25,000 to \$30,000: Wm. A. Blodgett 3,000
 \$3,000 to \$5,000: 2 names not given 5,605
 3 \$2,000 claims 6,500
 1 claim 1,000

MORRISONVILLE—\$21,000

\$3,000 to \$5,000: Ella Miller, George Redman 7,000
 1 claim 2,000
 1 claim 1,000

MT. CARROLL—\$25,736

Name not given 4,113
 3 \$2,000 claims 6,578
 1 claim 1,266

MOUNT MORRIS—\$22,000

Name not given 10,000
 1 claim 1,000

MT. STERLING—\$41,593

\$12,000 to \$15,000: Name not given 15,000
 \$3,000 to \$5,000: Orville A. Jones 4,032
 3 \$2,000 claims 6,040
 2 \$1,000 claims 2,021

ILLINOIS—Continued

MOUNT VERNON—\$50,088

\$3,000 to \$5,000: William Brasfield, 1 name not given..... 7,644
4 \$2,000 claims..... 8,000
4 \$1,000 claims..... 4,000

NAPEVILLE—\$64,000

Name not given..... 9,000
Name not given..... 3,000
4 \$2,000 claims..... 8,000
7 \$1,000 claims..... 7,020

NEOGA—\$49,329

Name not given..... 23,356
Name not given..... 10,873
1 claim..... 2,000

NEW ATHENS—\$42,881

\$20,000 to \$25,000: George H. Nuernberger..... 4,575
2 \$2,000 claims..... 2,000
2 \$1,000 claims..... 2,000

NEWMAN—\$39,421

\$3,000 to \$12,000: Joseph Levi Fidler, 1 name not given..... 20,000
Name not given..... 5,221

NOKOMIS—\$68,000

Harvey Case..... 6,000
Mrs. Meta Janssen..... 10,000
2 \$2,000 claims..... 4,000
1 claim..... 1,000

NORMAL—\$83,400

\$12,000 to \$15,000: Edgar Walker..... 3,000
\$3,000 to \$5,000: Leonidas Scatterday, Dr. Jacob Parker, Levi Kohler, 14,188
3 \$1,000 claims..... 3,000

OAK PARK—\$2,254,790

Name not given..... 55,000
Name not given..... 50,000
Name not given..... 45,000
\$25,000 to \$30,000: John W. Hildenbrand, Thorwald Peterson, 1 name not given..... 8,077
\$20,000 to \$25,000: 3 names not given..... 71,000
\$15,000 to \$20,000: 3 names not given..... 55,053
\$12,000 to \$15,000: 3 names not given..... 41,494
\$9,000 to \$12,000: Edmund S. Hauha, 2 names not given..... 29,000
\$5,000 to \$8,000: 3 names not given..... 18,704
\$3,000 to \$5,000: George Lester, August Eul, Otto P. Gross, Sophie Elker, 10 names not given..... 55,719
21 \$2,000 claims..... 43,075
25 \$1,000 claims..... 26,113

ODELL—\$23,543

4 \$2,000 claims..... 8,543
2 \$1,000 claims..... 2,000

OREGON—\$64,470

Name not given..... 12,470
\$3,000 to \$5,000: George P. Bollinger, Horace Sheets, 1 name not given..... 11,500
3 \$2,000 claims..... 6,500
7 \$1,000 claims..... 7,000

OTTAWA—\$269,203

Name not given..... 16,203
\$12,000 to \$15,000: Wiley Bellamy..... 10,000
Name not given..... 10,000
\$5,000 to \$8,000: Edw. Hughes..... 12,470

PALATINE—\$24,184

\$5,000 to \$8,000: Charles H. Patten..... 4,000
2 \$2,000 claims..... 2,000
2 \$1,000 claims..... 2,000

PANA—\$46,000

\$5,000 to \$8,000: Louis De Paep..... 4,000
\$3,000 to \$5,000: Joshua Walker..... 1,000
1 claim..... 1,000

PARIS—\$61,600

Name not given..... 17,000
2 \$2,000 claims..... 4,500
1 claim..... 1,000

PARK RIDGE—\$152,500

Name not given..... 15,000
\$5,000 to \$12,000: 2 names not given..... 20,000
\$5,000 to \$8,000: 2 names not given..... 12,512
Name not given..... 5,000
5 \$2,000 claims..... 11,482
5 \$1,000 claims..... 5,946

PEKIN—\$130,000

Name not given..... 5,093
\$3,000 to \$5,000: Charles Velde, 1 name not given..... 6,804
5 \$2,000 claims..... 10,000
6 \$1,000 claims..... 6,109

PEORIA—\$3,490,062

Benjamin L. Sommer..... 499,000
Name not given..... 277,000
Name not given..... 100,000
Name not given..... 61,400

\$25,000 to \$30,000: 4 names not given..... 100,000
\$15,000 to \$20,000: 3 names not given..... 55,620
\$12,000 to \$15,000: 4 names not given..... 57,094
\$8,000 to \$12,000: Alfred Corbin, 4 names not given..... 45,385
\$5,000 to \$8,000: Folkert Pass, 5 names not given..... 39,064
\$3,000 to \$5,000: Francis Whelan, Francis Quinn, John J. McDonald, Thomas Duane, Jacob Gross, Waldo Cross, Charles Clark, Arthur Anderson, Wm. Kellogg, Carlotta Zinkhon, Wm. Marchand, W. A. Moberly, Oscar Moore, Julia Gauss, Bontjes, 22 names not given..... 142,954
34 \$2,000 claims..... 73,789
71 \$1,000 claims..... 72,872
Industrial: Co. No. 2, 38 claims..... 7,895
Industrial: Co. No. 8, 44 claims..... 13,416

\$3,000 to \$5,000: Howard Mulvin, Albert Dick, George Wood, Henry Thomas, Peter Meyer, 3 names not given..... 34,002
7 \$2,000 claims..... 14,161
11 \$1,000 claims..... 11,105

RANSOM—\$40,913

Eugene Sulzberger..... 20,000
\$3,000 to \$5,000: Ferdinand Walling, Harry Davis, William Lewis Walsh 12,213
1 claim..... 2,500
2 \$1,000 claims..... 2,000

RIVER FOREST—\$104,246

Name not given..... 16,229
Name not given..... 12,500
\$3,000 to \$5,000: 3 names not given..... 13,016
2 \$1,000 claims..... 2,500

RIVERSIDE—\$50,000

\$25,000 to \$30,000: John D. Hughes..... 1,000
1 claim..... 1,000

ROBINSON—\$121,100

Robert Flynn..... 60,000
2 \$2,000 claims..... 4,000
4 \$1,000 claims..... 4,500

19 \$2,000 claims..... 38,783
21 \$1,000 claims..... 31,101

ROCKWOOD—\$124,500

Name not given..... 50,000
Name not given..... 20,000
Name not given..... 15,000
Name not given..... 10,000
\$3,000 to \$5,000: 2 names not given..... 10,000
2 \$2,000 claims..... 4,500
2 \$1,000 claims..... 2,000

ROSEVILLE—\$21,536

\$3,000 to \$5,000: Wm. Boyd, Wm. Bennett, Cora Fernald, 1 name not given..... 16,079
1 claim..... 2,000
3 \$1,000 claims..... 3,157

SAINT ANN—\$20,000

\$8,000 to \$12,000: Desire Kerger..... 11,038
2 \$2,000 claims..... 4,373
2 \$1,000 claims..... 2,007

ST. CHARLES—\$61,076

\$3,000 to \$5,000: George Thos. West, 2 names not given..... 11,038
2 \$2,000 claims..... 4,373
2 \$1,000 claims..... 2,007

STARK—\$10,000

Name not given..... 10,000

STERLING—\$144,000

\$8,000 to \$12,000: 2 names not given..... 20,000
\$3,000 to \$5,000: Henry Chapman, C. Herbert Tuttle, Fred Cannon, 12,081
5 \$2,000 claims..... 10,362
5 \$1,000 claims..... 5,014

STREATOR—\$220,800

\$5,000 to \$8,000: Arthur Barackman, 1 name not given..... 11,495
\$3,000 to \$5,000: Wm. E. Pile, Ezra Hunt, Bailey..... 10,000
8 \$2,000 claims..... 17,000
9 \$1,000 claims..... 9,137

SUGAR GROVE—\$25,000

Name not given..... 20,000
\$3,000 to \$5,000: Henry Wickman..... 5,000

SYCAMORE—\$51,198

Name not given..... 5,565
7 \$2,000 claims..... 14,034
4 \$1,000 claims..... 4,000

TAMPICO—\$17,216

\$5,000 to \$8,000: August Pierson..... 4,000
2 \$2,000 claims..... 4,388
3 \$1,000 claims..... 3,159

TAYLORVILLE—\$302,787

Lee D. Hewitt..... 55,000
\$15,000 to \$20,000: Solomon Marblestone..... 13,012
\$5,000 to \$8,000: 2 names not given..... 13,012
\$3,000 to \$5,000: 3 names not given..... 12,775
9 \$2,000 claims..... 18,000
8 \$1,000 claims..... 8,000

URBANA—\$64,870

\$12,000 to \$15,000: Lewis F. Hiley, Geo. F. Dipell..... 30,000
2 \$2,000 claims..... 4,016
1 claim..... 1,000

VANDALIA—\$50,000

Name not given..... 4,000
2 \$2,000 claims..... 4,000
3 \$1,000 claims..... 3,000

VILLA PARK—\$40,912

\$15,000 to \$20,000: 2 names not given..... 35,009
Name not given..... 3,012
2 \$1,000 claims..... 2,000

WASHINGTON—\$37,200

Name not given..... 6,000
\$3,000 to \$5,000: Wm. Pfeiffer, 1 name not given..... 6,263
1 claim..... 2,083

WATERLOO—\$18,204

\$12,000 to \$15,000: Ralph L. Williams..... 3,000
\$3,000 to \$5,000: John A. Rau, 1 name not given..... 9,193
1 claim..... 2,011
5 \$1,000 claims..... 5,000

WATSEKA—\$41,600

Name not given..... 5,000
2 \$2,000 claims..... 5,000
2 \$1,000 claims..... 2,000

WHEATON—\$42,800

Name not given..... 3,000
2 \$2,000 claims..... 4,008
3 \$1,000 claims..... 3,500

WHITE HALL—\$52,682

\$3,000 to \$5,000: Elmer Ellsworth Griswold..... 10,291
1 claim..... 1,000

WILMETTE—\$322,475

Name not given..... 100,000
Name not given..... 12,046
\$8,000 to \$12,000: Walter H. Williams, 3 names not given..... 38,921
\$5,000 to \$8,000: 4 names not given..... 24,170
\$3,000 to \$5,000: Harry Wolf, 5 names not given..... 20,359
6 \$2,000 claims..... 12,507
5 \$1,000 claims..... 5,000

WINNETKA—\$740,262

Name not given..... 201,840
Fred W. Cooper..... 76,000
Name not given..... 50,000
Name not given..... 50,000
Name not given..... 41,000
Name not given..... 40,000
\$12,000 to \$15,000: 2 names not given..... 27,143
\$8,000 to \$12,000: 6 names not given..... 69,041
\$5,000 to \$8,000: 3 names not given..... 20,937
\$3,000 to \$5,000: 5 names not given..... 19,000
4 \$1,000 claims..... 4,500

WOODSTOCK—\$54,800

Name not given..... 10,171
Name not given..... 3,000
2 \$2,000 claims..... 4,012
2 \$1,000 claims..... 2,026

Pays \$179 Premium—Estate Gets \$20,000 Check

ACCIDENT
Claim No. 56135 Commercial Accident Department June 12, 1930

National Life Insurance Company of the United States of America
ROBERT D. LAY, President

Pay to the order of JARVIS HUNT, Administrator of the Estate of
CYNTHIA ESTELLE WALLACE, Widow and Beneficiary of Policy No. 14,000,000
Estate of Clyde M. Wallace, deceased. Insured under \$10,000.00

CHICAGO. JUN 12 1930 No. 235213

JARVIS HUNT, ADMINISTRATOR OF THE ESTATE
OF CYNTHIA ESTELLE WALLACE WIDOW AND BENEFICIARY \$10,000.00
OF CLYDE M. WALLACE, DECEASED
EXACTLY TEN THOUSAND DOLLARS 00 CENTS DOLLARS

REGISTRATION BY DPS
IN SETTLEMENT OF ACCOUNT BELOW

DC #17560 POL #321728 CLYDE M. WALLACE 10,000.00

TO CONTINENTAL ILLINOIS BANK IN TRUST CO.
2-3 CHICAGO, ILL. 2-3

LAST October Clyde M. Wallace invested in a combination life and accident insurance policy providing for \$5,000 of ordinary life, a like sum of double indemnity and an additional \$10,000 accidental death coverage. A few months afterward Mr. Wallace and his wife were driving from Lansing to Ann Arbor one night and their car was struck head-on by an automobile being driven on the wrong side of the road. Both died almost instantly. His estate was paid \$20,000 although Mr. Wallace had paid only one premium amounting to but \$179.45. Mr. Wallace carried no life or accident insurance whatever prior to his purchase of this policy.

INDIANA

Industrial: Co. No. 9, 66 claims..... 12,020

PERU—\$109,576

Name not given..... 40,258
\$5,000 to \$8,000: Emil Wagenknecht, 1 name not given..... 11,249
\$3,000 to \$5,000: Theodore Weberling, Geo. D. Trompeter..... 9,000
2 \$2,000 claims..... 6,500
2 \$1,000 claims..... 2,000

PITTSFIELD—\$51,426

\$5,000 to \$8,000: Chas. Willey, 1 name not given..... 13,742
\$3,000 to \$5,000: Paul Grote..... 6,000
1 claim..... 1,026

POLO—\$20,004

Name not given..... 4,000
1 claim..... 2,000
4 \$1,000 claims..... 4,032

PONTIAC—\$65,174

\$3,000 to \$5,000: 2 names not given..... 9,027
2 \$2,000 claims..... 4,500
4 \$1,000 claims..... 4,000

PRINCETON—\$61,000

\$3,000 to \$5,000: Franklin Fenton, Clarence Delano, Edw. Battin, 1 name not given..... 18,090
1 claim..... 2,031
3 \$1,000 claims..... 3,000

PROPHETSTOWN—\$20,900

Name not given..... 5,000
2 \$2,000 claims..... 4,000
1 claim..... 1,013

QUINCY—\$290,800

Name not given..... 12,563
\$5,000 to \$8,000: 3 names not given..... 15,148

ROCHELLE—\$155,029

\$20,000 to \$25,000: Fred Wirick, Frank Barker, 1 name not given..... 67,000
\$15,000 to \$20,000: Frank J. King, 1 name not given..... 34,000
\$3,000 to \$5,000: Roy N. Fowler, 1 name not given..... 7,000
1 claim..... 2,500
2 \$1,000 claims..... 2,029

ROCKFORD—\$1,142,064

Arthur Abramson..... 45,000
Name not given..... 40,000
Name not given..... 30,000
\$15,000 to \$20,000: C. Henry Anderson..... 8,000
\$8,000 to \$12,000: George Frederick Boyden, Clifton Matheson, Ralph Cronk..... 30,000
\$3,000 to \$5,000: Oscar Nelson, Clarence Reeder, Crain, Hugh Anderson, Walter Arnold, Floyd Sherman, Arthur Renner, Henry Cassidy, Eleanor Grace, Fitch, Edgar Bartlett, 6 names not given..... 57,605
22 \$2,000 claims..... 45,192
\$33 \$1,000 claims..... 28,739
Industrial: Co. No. 5, 17 claims..... 4,684
Industrial: Co. No. 9, 81 claims..... 14,611

ROCK ISLAND—\$208,800

\$8,000 to \$12,000: Dr. Bryce Winbiger, 1 name not given..... 20,000
\$3,000 to \$5,000: Eric B. Lowry, Frank A. Riddell..... 8,169

ST. LOUIS—\$22,014

Name not given..... 10,000
Name not given..... 5,000
1 claim..... 2,000
5 \$1,000 claims..... 5,014

SHEFFIELD—\$26,211

Name not given..... 3,089
3 \$2,000 claims..... 6,000
4 \$1,000 claims..... 4,322

SHELBYVILLE—\$29,200

\$8,000 to \$12,000: Benjamin Kerr..... 10,000
1 claim..... 2,000

SPRINGFIELD—\$1,006,302

Harry Klaholdt..... 41,000
Name not given..... 30,000
\$20,000 to \$25,000: Robert Patton, Edw. Farcell, 47,337
\$15,000 to \$20,000: Harry Allen Gregory, 2 names not given..... 58,000
\$8,000 to \$12,000: Frank T. Kuhl, Barbara Zonite, J. Floyd Massa, 3 names not given..... 66,522
\$5,000 to \$8,000: Oscar Christine, 2 names not given..... 19,140
\$3,000 to \$5,000: John M. Ruie, Julius Becker, William Trumbo, James Anderson, Velma Arvilla Cane, Lewis James, Mrs. Mary Kahn, James A. Richardson, Fred Phillip Schlitt, Mrs. Fanny Snyder, A. Leo Kent, Edw. J. Boyle, 9 names not given..... 78,554
115 \$2,000 claims..... 233,434
218 \$1,000 claims..... 220,844
Industrial: Co. No. 5, 44 claims..... 10,949

WATSEKA—\$41,600

Name not given..... 5,000
2 \$2,000 claims..... 5,000
2 \$1,000 claims..... 2,000

WHEATON—\$42,800

Name not given..... 3,000
2 \$2,000 claims..... 4,008
3 \$1,000 claims..... 3,500

WHITE HALL—\$52,682

\$3,000 to \$5,000: Elmer Ellsworth Griswold..... 10,291
1 claim..... 1,000

WILMETTE—\$322,475

Name not given..... 100,000
Name not given..... 12,046
\$8,000 to \$12,000: Walter H. Williams, 3 names not given..... 38,921
\$5,000 to \$8,000: 4 names not given..... 24,170
\$3,000 to \$5,000: Harry Wolf, 5 names not given..... 20,359
6 \$2,000 claims..... 12,507
5 \$1,000 claims..... 5,000

WINNETKA—\$740,262

Name not given..... 201,840
Fred W. Cooper..... 76,000
Name not given..... 50,000
Name not given..... 50,000
Name not given..... 41,000
Name not given..... 40,000
\$12,000 to \$15,000: 2 names not given..... 27,143
\$8,000 to \$12,000: 6 names not given..... 69,041
\$5,000 to \$8,000: 3 names not given..... 20,937
\$3,000 to \$5,000: 5 names not given..... 19,000
4 \$1,000 claims..... 4,500

WOODSTOCK—\$54,800

Name not given..... 10,171
Name not given..... 3,000
2 \$2,000 claims..... 4,012
2 \$1,000 claims..... 2,026

INDIANA

ALEXANDRIA—\$51,426

\$3,000 to \$5,000: Chester H. Latonaw..... 2,000
1 claim..... 8,687
8 \$1,000 claims..... 8,687

ANDERSON—\$321,400

Name not given..... 29,445
\$5,000 to \$8,000: 3 names not given..... 21,101
\$3,000 to \$5,000: Samuel Rhoads, Albert C. Davis, Geo. A. Lambert, 1 name not given..... 20,000
6 \$2,000 claims..... 12,000
15 \$1,000 claims..... 25,923
Industrial: Co. No. 9, 150 claims..... 27,083
Co. No. 11, 47 claims..... 10,995

ANGOLA—\$36,400

\$3,000 to \$5,000: Wilmer C. Rose, James A. Shaughnessy..... 7,000
2 \$2,000 claims..... 4,000

AUBURN—\$72,000

\$15,000 to \$20,000: Elmer L. Bower..... 2,000
1 claim..... 5,808

BASS LAKE—\$25,664

Name not given..... 25,664

BEDFORD—\$261,000

Name not given..... 40,000
\$25,000 to \$30,000: Edmund B. Thornton..... 20,643
Name not given..... 15,000

Defend the Home

The head of every family is an armed guard. He stands between the home and its enemies. He is armed with good health, sound judgment, money-earning ability. With these weapons he defends the home from want—from the mortgage that threatens the hearth itself; from the hunger that only his earnings can keep at bay; from the handicap of ignorance that only the education which he provides can prevent from descending upon his children.

The loss of weapons, either health or earning ability, is serious. It leaves the home exposed to attack. Reinforcements in reserve are necessary. Life Insurance provides these reinforcements in the form of cash, guaranteed, automatically and instantly filling any breach in defense of the home. Sound judgment dictates that the armed guard stand not alone. Life Insurance reinforcements in reserve are a necessary protection.

THE FRANKLIN LIFE INSURANCE COMPANY

SPRINGFIELD, ILLINOIS



Sinec



1871

Payments to Policyholders and Beneficiaries
in 1929

\$5,843,679.30

Payments to Policyholders and Beneficiaries
Since Organization

\$57,731,337.20

The Life Insurance Company
of Virginia

Established 1871

John G. Walker
Chairman of the Board

Bradford H. Walker
President

Richmond, Va.

INDIANA—Continued

2 \$2,000 claims..... 4,006
1 claim 1,000

CRAWFORDSVILLE—\$74,800

Name not given..... 10,000
1 claim 2,094
4 \$1,000 claims..... 4,204

DECATUR—\$61,508

\$8,000 to \$12,000: Theodore C. Trier
\$3,000 to \$5,000: Arthur B. Hall
1 claim 2,000
7 \$1,000 claims..... 7,268

DELPHI—\$50,507

\$12,000 to \$15,000: Ichabod A. Rosenberger
\$8,000 to \$12,000: Leroy E. Wingard
3 \$1,000 claims..... 3,898

DILLSBORO—\$14,432

Name not given..... 4,951
2 \$2,000 claims..... 4,000
3 \$1,000 claims..... 3,501

EAST CHICAGO—\$92,000

\$3,000 to \$5,000: Andrew G. Genard, 1 name not given..... 10,000
3 \$2,000 claims..... 6,000
8 \$1,000 claims..... 8,950

ELKHART—\$142,000

\$12,000 to \$15,000: Charles G. Best
\$8,000 to \$12,000: 3 names not given..... 28,706
\$3,000 to \$5,000: Albert R. Kesler, 1 name not given..... 6,000
8 \$2,000 claims..... 16,553
22 \$1,000 claims..... 23,552
Industrial: Co. No. 3, 5 claims 472
Co. No. 9, 129 claims..... 23,230

ELWOOD—\$48,000

\$3,000 to \$5,000: Name not given..... 5,000
3 \$2,000 claims..... 6,000
3 \$1,000 claims..... 3,000

EVANSVILLE—\$1,336,708

Name not given..... 160,000
David V. Brubeck..... 76,000
Name not given..... 60,000
Name not given..... 50,000
\$20,000 to \$25,000: 2 names not given..... 46,108
Name not given..... 20,000
\$8,000 to \$12,000: 4 names not given..... 39,603
\$5,000 to \$8,000: 3 names not given..... 18,282
\$3,000 to \$5,000: George E. Mills, 8 names not given..... 37,047
10 \$2,000 claims..... 20,674
48 \$1,000 claims..... 49,521
Industrial: Co. No. 3, 26 claims 4,376
Co. No. 6, 13 claims..... 3,344
Co. No. 9, 286 claims..... 51,558
Co. No. 10, 90 claims..... 10,153
Co. No. 11, 152 claims..... 38,988

FT. WAYNE—\$986,452

\$20,000 to \$25,000: Eva Emsen
\$12,000 to \$15,000: Alse W. Bell
\$8,000 to \$12,000: Theodore W. Wentz, Luther S. Dickey, 3 names not given..... 52,927
\$5,000 to \$8,000: Wallace J. Bowker, William R. Anderson, 3 names not given..... 28,771
\$3,000 to \$5,000: John N. Pfeiffer, Ralph M. Roush, George S. Smith, Ernest D. Fitts, Jay C. Gaines, Lawrence A. Mommer, Robert E. Engelking, Alvey Cary Barths, 4 names not given..... 42,305
19 \$2,000 claims..... 40,890
51 \$1,000 claims..... 52,094
Industrial: Co. No. 2, 18 claims 4,027
Co. No. 5, 51 claims..... 9,970
Co. No. 9, 219 claims..... 37,834

FRANKFORT—\$111,600

\$3,000 to \$5,000: Lee Kelley, 4 names not given..... 18,676
3 \$2,000 claims..... 7,000
6 \$1,000 claims..... 6,500

FRANKLIN—\$48,000

Name not given..... 5,445
Name not given..... 5,000
2 \$2,000 claims..... 4,500
3 \$1,000 claims..... 3,221

FRENCH LICK—\$35,400

Thomas Taggart 36,000
1 claim 1,000

GARRETT—\$46,000

\$8,000 to \$12,000: Enoch L. Kennedy

GARY—\$1,918,582

Aron Bornstein 555,000
John C. Dorman..... 67,500
Carl J. Dorman..... 65,000
\$25,000 to \$30,000: Harold G. Maury
\$20,000 to \$25,000: Clancy Burlingame
Name not given..... 15,044
Name not given..... 14,000
\$8,000 to \$12,000: 3 names not given 30,071

\$5,000 to \$8,000: Michal Gieski, Milton R. McElfresh 12,027
\$3,000 to \$5,000: Arlough Wakefield, Gandolfe De-maggio, Mary Ban. Ora Taylor, Wm. H. Robinson, Russel G. Miles, 7 names not given..... 49,602
11 \$2,000 claims..... 22,000
34 \$1,000 claims..... 35,785
Industrial: Co. No. 5, 21 claims 3,530
Co. No. 9, 158 claims..... 28,584
Co. No. 10, 82 claims..... 19,165

GOSHEN—\$50,400

Name not given..... 5,000
3 \$2,000 claims..... 6,500
5 \$1,000 claims..... 5,071

GREENSBURG—\$36,400

Name not given..... 3,000
2 \$2,000 claims..... 4,593
5 \$1,000 claims..... 5,087

GREENCASTLE—\$39,874

\$12,000 to \$15,000: James L. Randel
3 \$1,000 claims..... 3,018

HAMMOND—\$272,400

Name not given..... 15,000
Name not given..... 10,338
\$3,000 to \$5,000: Ivan B. Okiech, 3 names not given..... 13,217
13 \$2,000 claims..... 26,500
29 \$1,000 claims..... 30,561
Industrial: Co. No. 9, 180 claims 32,522

HANOVER—\$16,600

\$8,000 to \$12,000: Leonard L. Huber
1 claim 2,000

HAUBSTADT—\$12,515

Name not given..... 6,000
Name not given..... 5,000
1 claim 2,000

HOBART—\$57,000

Name not given..... 12,000
Name not given..... 5,000
4 \$1,000 claims..... 4,500

HOWARD—\$10,000

\$8,000 to \$12,000: Senior A. Moranda

HUNTERTOWN—\$11,357

Name not given..... 10,357
1 claim 1,000

HUNTINGBURG—\$36,400

Name not given..... 4,000
2 \$2,000 claims..... 4,000
3 \$1,000 claims..... 3,024

HUNTINGTON—\$235,300

Name not given..... 65,000
Name not given..... 60,693
\$5,000 to \$8,000: Otto Runge, 2 names not given..... 16,189
\$3,000 to \$5,000: Edward R. Lowey, Jr., 5 names not given..... 23,470
2 \$2,000 claims..... 4,807
7 \$1,000 claims..... 7,237

INDIANA HARBOR—\$43,000

\$3,000 to \$5,000: Alex Romanenko, John Grabski 9,250
1 claim 2,396
5 \$1,000 claims..... 5,500

INDIANAPOLIS—\$5,978,049

Name not given..... 150,000
James A. Perry..... 75,000
G. B. Clippinger..... 59,500
Name not given..... 53,669
Name not given..... 50,000
Herman N. Arens..... 33,100
\$20,000 to \$25,000: 6 names not given..... 136,189
\$15,000 to \$20,000: J. J. Mahoney, 3 names not given 67,831
\$12,000 to \$15,000: 5 names not given 64,117
\$8,000 to \$12,000: G. Herman Merlin, Dr. George H. Pendleton, Pleasant R. Williams, George Young, Alvin C. Johnson, 12 names not given..... 172,444
\$5,000 to \$8,000: Edgar L. Burnett, William A. Holt, Emil N. Zolla, Chas. P. Emmelmann, Frank R. Shepard, Chas. S. Griffin, 7 names not given..... 76,087
\$3,000 to \$5,000: James P. Smith, Clarence A. Poe, William Muenchen, James G. Murdock, Clarence W. Schaeckel, Geo. N. Montgomery, Harold F. Langsenkamp, Benjamin P. Rueckberg, Joseph F. Ankenbrock, Anthony S. Cost, Orange S. Runnel, James W. Dolan, Alma E. Moore, Luther V. Ploughe, Clinton T. Hayes, Anthony Caldaroni, Emrey C. Smith, John L. Yeazel, Alfred H. Johnson, George B. Richart, Joseph E. Pritchett, Carl O. Benson, Dennis L. Winegar, 37 names not given 258,345
63 \$2,000 claims..... 131,856
150 \$1,000 claims..... 155,309
Industrial: Co. No. 3, 44 claims 7,777

Co. No. 5, 57 claims..... 11,889
Co. No. 6, 39 claims..... 5,838
Co. No. 9, 789 claims..... 142,378
Co. No. 10, 315 claims..... 32,280
Co. No. 11, 224 claims..... 56,045

JEFFERSONVILLE—\$46,400

\$3,000 to \$5,000: Grace E. Adair
1 claim 2,000
5 \$1,000 claims..... 5,106

KENDALVILLE—\$54,000

\$3,000 to \$5,000: 4 names not given 17,507
3 \$1,000 claims..... 3,012

KNIGHTSTOWN—\$36,000

\$3,000 to \$5,000: Beattie B. Button, Olin E. Holloway 3,098
2 \$2,000 claims..... 4,120
2 \$1,000 claims..... 2,000

KOKOMO—\$553,295

William J. Gollightly..... 32,500
\$20,000 to \$25,000: Wm. Henry Mohler, 1 name not given 40,257
\$12,000 to \$15,000: Adolph E. Bertram
\$8,000 to \$12,000: Sam Ellis Church
Name not given..... 5,011
\$3,000 to \$5,000: Leonard B. Hodgins, Harry N. Klein, Walter D. Covalt, Robert J. Pratt, Glenn B. Ridenour, Grady F. Wilbanks, Wilbur J. Cook, 3 names not given..... 25,512
5 \$2,000 claims..... 10,538
12 \$1,000 claims..... 12,709
Industrial: Co. No. 9, 287 claims 51,769

LA CROSSE—\$27,000

\$25,000 to \$30,000: Edward Lewis Arndt

LAFAYETTE—\$634,451

\$20,000 to \$25,000: Levi Oppenheimer
Name not given..... 15,950
\$12,000 to \$15,000: John C. Hencke
\$8,000 to \$12,000: James C. Jones, 1 name not given 18,561
Name not given..... 5,240
\$3,000 to \$5,000: William F. Grimes, William P. Connell, Abner E. Werkhoff, Sr., Isaac Neiburger, 5 names not given..... 39,068
7 \$2,000 claims..... 14,872
11 \$1,000 claims..... 11,055
Industrial: Co. No. 9, 258 claims 46,517

LA GRANGE—\$47,071

\$3,000 to \$5,000: John S. Fisher, Charles H. Smith, 2 names not given..... 11,971

LA PORTE—\$92,500

Name not given..... 10,000
\$3,000 to \$5,000: 2 names not given 5,722
3 \$2,000 claims..... 6,298
9 \$1,000 claims..... 9,043

LAWRENCEBURG—\$42,062

\$5,000 to \$8,000: 2 names not given 11,531
Name not given..... 5,000

LEBANON—\$62,000

\$3,000 to \$5,000: Charles A. Biser
3 \$2,000 claims..... 6,138
5 \$1,000 claims..... 5,237

LEWISVILLE—\$24,100

\$15,000 to \$20,000: Roscoe L. Lee
2 \$2,000 claims..... 4,270

LITTON—\$22,800

\$20,000 to \$25,000: Cornelius A. Murphy
1 claim 1,000

LOGANSPORT—\$184,000

\$5,000 to \$8,000: 2 names not given 10,292
\$3,000 to \$5,000: Edwin L. Johnson, Samuel H. Smith, 1 name not given 10,211
4 \$2,000 claims..... 9,167
9 \$1,000 claims..... 9,838

LONG BEACH—\$11,000

\$8,000 to \$12,000: James H. White

LYONS—\$18,300

Name not given..... 10,000

MACY—\$12,700

\$8,000 to \$12,000: Manuel Miller

MADISON—\$106,000

\$8,000 to \$12,000: 3 names not given 25,857
\$3,000 to \$5,000: Harry Hargan, 1 name not given 8,000
1 claim 1,000

MARION—\$179,000

\$3,000 to \$5,000: Mahlon F. Baldwin, Clayton B. Jones, Robert B. Mullen, 1 name not given..... 17,281
4 \$2,000 claims..... 8,504
8 \$1,000 claims..... 8,272

Industrial: Co. No. 3, 1 claim 339

MEDARYVILLE—\$16,253

\$5,000 to \$8,000: William R. Rayburn

INDIANA—Continued	
2 \$2,000 claims.....	4,500
1 claim.....	1,000
MICHIGAN CITY—\$64,000	
\$3,000 to \$5,000: 2 names	
not given.....	8,000
2 \$2,000 claims.....	4,580
4 \$1,000 claims.....	4,000
MT. VERNON—\$74,000	
\$5,000 to \$8,000: 2 names	
not given.....	12,062
\$3,000 to \$5,000: William H. Fogas, 1 name not	
given.....	7,336
4 \$2,000 claims.....	9,052
5 \$1,000 claims.....	5,195
MUNCIE—\$539,902	
Name not given.....	50,000
Name not given.....	42,602
Name not given.....	36,554
Name not given.....	23,000
Name not given.....	10,197
\$3,000 to \$5,000: George A. Taylor, 1 name not	
given.....	8,023
2 \$2,000 claims.....	6,019

RICHMOND—\$188,800	
\$15,000 to \$20,000: Herman Pilgrim	
Name not given.....	10,040
\$3,000 to \$5,000: Clara A. Luken, 2 names not	
given.....	12,795
4 \$2,000 claims.....	8,081
13 \$1,000 claims.....	14,366
Industrial: Co. No. 9, 206	
claims.....	37,088
ROCKVILLE—\$48,470	
Name not given.....	20,000
Name not given.....	5,000
1 claim.....	1,270
ROSEDALE—\$16,523	
Name not given.....	5,023
\$3,000 to \$5,000: John Gilbert Griffin	
SEYMOUR—\$64,400	
\$8,000 to \$12,000: William H. Winn	
Name not given.....	5,000
2 \$2,000 claims.....	4,003
1 claim.....	1,000

\$8,000 to \$12,000: Clarence B. Steed, Loren Clare Loveless, 4 names not	
given.....	59,430
\$3,000 to \$5,000: Marion Tomaszewski, Gaal W. Seybold, Carl H. Williams, Crawford E. Staples, William M. Niedbalski, 11 names not	
given.....	70,398
16 \$2,000 claims.....	35,931
75 \$1,000 claims.....	76,407
Industrial: Co. No. 3, 29	
claims.....	5,433
Co. No. 5, 77 claims.....	16,899
Co. No. 9, 219 claims.....	39,521
TERRE HAUTE—\$1,485,002	
Name not given.....	40,000
Name not given.....	37,661
\$25,000 to \$30,000: 2 names	
not given.....	56,000
Name not given.....	20,000
\$12,000 to \$15,000: 2 names	
not given.....	43,000
\$8,000 to \$12,000: 6 names	
not given.....	60,084
\$5,000 to \$8,000: Chas. A. Kelley, 4 names not	
given.....	26,778
\$3,000 to \$5,000: Francis M. McCrocklin, Harry Clinton Ennis, Ernest W. Layman, Thomas F. Callahan, Herbert Briggs, 37,000	
13 \$2,000 claims.....	27,632
25 \$1,000 claims.....	25,465
Industrial: Co. No. 9, 365	
claims.....	65,795
Co. No. 11, 92 claims.....	19,125
VALPARAISO—\$121,600	
Name not given.....	10,000
\$5,000 to \$8,000: 2 names	
not given.....	14,025
\$3,000 to \$5,000: William C. Gehrke	
10 \$1,000 claims.....	10,188
VINCENNES—\$193,600	
Name not given.....	20,045
\$8,000 to \$12,000: 2 names	
not given.....	30,000
\$3,000 to \$5,000: 2 names	
not given.....	5,000
2 \$2,000 claims.....	4,000
8 \$1,000 claims.....	8,000
Industrial: Co. No. 9, 258	
claims.....	46,616
WABASH—\$112,000	
Name not given.....	15,000
Name not given.....	10,000
Name not given.....	6,000
\$3,000 to \$5,000: 2 names	
not given.....	8,353
2 \$2,000 claims.....	4,500
3 \$1,000 claims.....	4,000
WARSAW—\$58,000	
Name not given.....	10,000
Name not given.....	5,000
2 \$1,000 claims.....	3,547
WASHINGTON—\$39,800	
Name not given.....	10,000
2 \$1,000 claims.....	2,000
WAYNE—\$16,000	
Name not given.....	15,000
1 claim.....	1,000
WAYNETOWN—\$19,622	
\$3,000 to \$5,000: Vincent C. Charters, 2 names not	
given.....	12,222
WHITING—\$156,000	
Name not given.....	17,500
Name not given.....	10,085
\$5,000 to \$8,000: Kate Zvonar, 1 name not	
given.....	12,680
Name not given.....	3,032
2 \$2,000 claims.....	4,520
3 \$1,000 claims.....	3,504
WINAMAC—\$30,900	
\$3,000 to \$5,000: 2 names	
not given.....	10,000
2 \$2,000 claims.....	3,634
WINCHESTER—\$71,000	
\$8,000 to \$12,000: John H. B. White	
\$3,000 to \$5,000: Diedrich Spille, 1 name not	
given.....	9,000
1 claim.....	2,000
4 \$1,000 claims.....	4,014

ESTATE GOAL
Created over a period of years

1st METHOD
Savings and Investments

2nd METHOD
Insurance plus Savings and Investments

ESTATE GOAL
Created at once in case of death

THE SAFE AND EASY PATH

—Courtesy Fidelity Union Trust Co.

19 \$1,000 claims.....	18,781
Industrial: Co. No. 9, 165	
claims.....	29,869
NEW ALBANY—\$63,200	
\$5,000 to \$8,000: John Eli Elliott	
1 claim.....	2,000
6 \$1,000 claims.....	6,000
Industrial: Co. No. 3, 6	
Co. No. 6, 27 claims.....	914
Co. No. 9, 181 claims.....	32,705
NEW AMSTERDAM—\$13,742	
\$12,000 to \$15,000: Lawrence Barks	
NEWCASTLE—\$34,400	
3 \$2,000 claims.....	6,500
4 \$1,000 claims.....	3,800
PERU—\$35,000	
\$5,000 to \$8,000: Albert Q. Gailahan	
1 claim.....	2,000
2 \$1,000 claims.....	2,004
PLAINFIELD—\$19,980	
\$8,000 to \$12,000: Odus Jackson	
2 \$1,000 claims.....	1,989
PORTLAND—\$51,200	
\$2,000 to \$5,000: Chas. C. Narrwold, 1 name not	
given.....	8,000
2 \$2,000 claims.....	4,090
5 \$1,000 claims.....	5,138
PRINCETON—\$46,000	
Name not given.....	10,000
1 claim.....	2,000
2 \$1,000 claims.....	2,018
RENSSELAER—\$35,000	
\$3,000 to \$5,000: 2 names	
not given.....	10,000
1 claim.....	2,000

SHELBYVILLE—\$75,000	
Name not given.....	5,549
\$3,000 to \$5,000: 2 names	
not given.....	8,000
1 claim.....	2,125
5 \$1,000 claims.....	5,000
SHELBURN—\$32,000	
\$5,000 to \$8,000: Medsker M. Lofton, 1 name not	
given.....	12,000
1 claim.....	2,000
SOUTH BEND—\$1,316,081	
\$12,000 to \$15,000: Robert E. Burger, 2 names not	
given.....	40,500

IOWA

AINSWORTH—\$11,027	
\$5,000 to \$8,000: William E. Acheson, James V. Edmonson	
1 claim.....	11,027
ALBIA—\$38,800	
\$3,000 to \$5,000: George S. Wyatt, Walter T. Pilkington, Thomas J. Avery	
2 \$2,000 claims.....	4,191
ALDEN—\$11,000	
\$3,000 to \$5,000: Emil J. Lettow	
3 \$2,000 claims.....	6,000
ALTON—\$23,135	
\$20,000 to \$25,000: John N. Kuhl	
2 \$1,000 claims.....	2,000
AMES—\$97,000	
Name not given.....	10,000
\$3,000 to \$5,000: Samuel Gottfried, 3 names not	
given.....	17,000

1 claim.....	2,000
6 \$1,000 claims.....	6,711
ARLINGTON—\$15,000	
\$5,000 to \$8,000: J. Leonard Gamm	
\$3,000 to \$5,000: Frank Kuney, 1 name not	
given.....	8,000
ATLANTIC—\$117,805	
\$20,000 to \$25,000: Ben U. Wood	
\$5,000 to \$8,000: 2 names	
not given.....	13,145
\$3,000 to \$5,000: Benj. Crager Conrad, 5 names not	
given.....	21,601
5 \$2,000 claims.....	10,619
2 \$1,000 claims.....	3,900
AUDUBON—\$55,050	
\$8,000 to \$12,000: Francis Arthur Farquhar	
\$3,000 to \$5,000: Michael T. Foley, Fred Ray Emer-	

The Gem City Life

Insurance Company is old enough to be well established and young enough for each representative to be known and felt by the executive staff.

It writes standard forms of life insurance policies, both participating and non-participating, with premiums payable annually, semi-annually, quarterly or monthly, accepting monthly premiums as low as one dollar per month. It issues especially attractive policies on the lives of children from one day old up. It writes all forms of group insurance and has a splendid line of Accident and Health insurance.

Renewal equities are vested in the agent. This furnishes any industrious and conscientious man who is in or plans to go in the insurance business, equipment, much of which is unusual, with which to build a useful, a profitable and a permanent business.

Write President I. A. Morrisett at Dayton, Ohio, about a connection in Ohio, Michigan, District of Columbia, West Virginia, Georgia, Alabama, Tennessee and Florida.

The Gem City Life Insurance Company

Dayton, Ohio

1851

1930

THE BERKSHIRE LIFE INSURANCE COMPANY, A GROWING - PROGRESSIVE COMPANY, IS JUSTLY PROUD OF ITS RECORD FOR PAST YEAR.

LIBERAL-UP-TO-DATE POLICY CONTRACTS
ITS MANAGEMENT IS CONSERVATIVE FOR SAFETY—
ENERGETIC FOR PROGRESS
OVER 79 YEARS RECORD OF FAITHFUL SERVICE TO
FIELD FORCE AND POLICYHOLDERS

“Ask Any Berkshire Agent”

BERKSHIRE LIFE INSURANCE COMPANY

Incorporated 1851

Pittsfield, Massachusetts

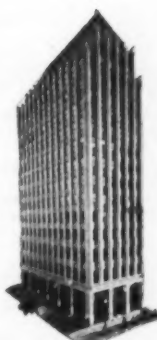
FRED H. RHODES, President

J. S. Winings, Supt. of Agencies

Managers Wanted

Position open for agents and managers. Liberal first year commissions, renewals, service bonus and retirement plan for agents. Salary, commissions and bonus for those who can qualify as managers.

Operating in Alabama, Mississippi, Tennessee, Texas, Louisiana and Florida.



Protective
LIFE INSURANCE CO.
BIRMINGHAM, ALABAMA

IOWA—Continued	
son, Frank H. Adams.....	17,080
Preston J. Kelth.....	1,155
4 \$2,000 claims.....	1,016
1 claim.....	
AURELIA—\$16,000	
\$5,000 to \$8,000: 2 names	16,000
not given.....	
BEAMAN—\$10,040	
Name not given.....	5,040
Name not given.....	5,000
BLOOMFIELD—\$29,600	
\$3,000 to \$5,000: Albert H.	
Fortune, John P. Harl.....	8,224
1 claim.....	2,000
1 claim.....	1,900
BOONE—\$75,000	
\$3,000 to \$5,000: Swan A.	
Nelson, Fred H. Sebring.	
Louis E. Drefson.....	12,033
4 \$2,000 claims.....	8,977
3 \$1,000 claims.....	8,026
BUFFALO CENTER—\$12,080	
Name not given.....	8,000
\$3,000 to \$5,000: Lawrence	
M. Slaba.....	
BURLINGTON—\$277,586	
\$8,000 to \$12,000: Andrew	
Theodore Dehner.....	
\$5,000 to \$8,000: John J.	
Fleming, 1 name not	
given.....	14,097
\$3,000 to \$5,000: Chas. F.	
Wiederts, Samuel Meers,	
Ervillo W. Scott, 1 name	
not given.....	16,189
24 \$2,000 claims.....	48,000
27 \$1,000 claims.....	27,794
CALMAR—\$26,600	
\$12,000 to \$15,000: Gustav	
Meyers.....	
\$5,000 to \$8,000: Joseph	
Henry Buach.....	
CAMANCHE—\$29,671	
\$25,000 to \$30,000: Bruce E.	
Duell.....	
1 claim.....	1,000
CARROLL—\$77,500	
George L. Miller.....	36,000
Name not given.....	4,072
1 claim.....	2,049
3 \$1,000 claims.....	3,600
CEDAR FALLS—\$46,594	
\$5,000 to \$8,000: Bertha	
Martin.....	
\$3,000 to \$5,000: Almer	
Weston Fenner.....	
4 \$2,000 claims.....	8,168
6 \$1,000 claims.....	6,012
CEDAR RAPIDS—\$781,796	
Alice Rugh.....	40,000
Name not given.....	20,000
\$12,000 to \$15,000: Howard	
K. Foelt.....	
\$8,000 to \$12,000: Harry E.	
Whiteman, 3 names not	
given.....	38,681
\$3,000 to \$5,000: Philip A.	
Crisman, Milo Yancek,	
Hiram E. Jones, Harland	
C. Robbins, Glenn D. Po-	
cock, Samuel G. Courtney,	
11 names not given.....	76,430
19 \$2,000 claims.....	38,925
37 \$1,000 claims.....	38,993
CENTERVILLE—\$54,000	
\$8,000 to \$12,000: 2 names	
not given.....	20,000
Name not given.....	3,000
CHEROKEE—\$77,762	
Name not given.....	16,762
\$3,000 to \$5,000: Samuel S.	
Pixler, Wm. S. Hough,	
Charles E. Moore, 1 name	
not given.....	13,656
3 \$2,000 claims.....	6,500
4 \$1,000 claims.....	4,929
CLARION—\$38,000	
\$5,000 to \$8,000: Frederick	
A. Ramsey.....	
2 \$2,000 claims.....	6,080
2 \$1,000 claims.....	2,000
CLINTON—\$298,000	
\$8,000 to \$12,000: 3 names	
not given.....	30,000
\$5,000 to \$8,000: 2 names	
not given.....	13,942
\$3,000 to \$5,000: Douglas S.	
Wilson, Henry Kreim,	
Willis B. Holmes, Ed-	
mund C. Walsh, 2 names	
not given.....	22,057
7 \$2,000 claims.....	14,177
7 \$1,000 claims.....	7,089
COLUMBUS JCT.—\$38,947	
\$8,000 to \$12,000: Charles	
L. Duncan.....	
\$5,000 to \$8,000: Fred M.	
Molsberry, 1 name not	
given.....	12,747
\$3,000 to \$5,000: Max Sie-	
gel, Oliver W. McGrew.....	8,000
4 \$2,000 claims.....	8,000
COOK—\$12,500	
Name not given.....	12,500
CORNING—\$25,500	
Name not given.....	5,000
2 \$2,000 claims.....	4,040
2 \$1,000 claims.....	2,000
COUNCIL BLUFFS—\$380,700	
Name not given.....	50,000
\$12,000 to \$15,000: John W.	
Cary.....	

\$5,000 to \$8,000: 2 names	18,043
not given.....	
\$3,000 to \$5,000: Grove	
Macted, Cyrus B. Mc-	
Colm, John F. McAnaney,	
3 names not given.....	22,799
6 \$2,000 claims.....	12,041
18 \$1,000 claims.....	18,844
CRESCO—\$58,333	
James J. Sobolik.....	31,000
1 claim.....	2,032
CRESTON—\$145,683	
Name not given.....	5,083
\$3,000 to \$5,000: Winslow	
W. Bradford, James H.	
Patt, Ferdinand Levy,	
Dudley G. Wiley, 2 names	
not given.....	23,278
5 \$2,000 claims.....	10,000
6 \$1,000 claims.....	6,000

44 \$2,000 claims.....	92,986
85 \$1,000 claims.....	105,046
Industrial: Co. No. 5, 64	
claims.....	13,540
DUBUQUE—\$684,464	
Maurice Brown.....	75,000
Name not given.....	25,077
Name not given.....	15,060
\$8,000 to \$12,000: Josephine	
M. Ries.....	
\$5,000 to \$8,000: John Wes-	
ley Kile, M. Catherine	
Geyer.....	13,000
\$3,000 to \$5,000: William J.	
Heery, Joseph Elmer	
Winders, 7 names not	
given.....	37,460
9 \$2,000 claims.....	18,021
18 \$1,000 claims.....	19,550

1 claim.....	2,008
6 \$1,000 claims.....	6,090
GUTHRIE CENTER—\$50,942	
\$8,000 to \$12,000: Burty G.	
Forseman, 1 name not	
given.....	21,000
Name not given.....	8,000
\$3,000 to \$5,000: Joseph M.	
Snyder.....	
2 \$2,000 claims.....	4,048
1 claim.....	1,000
GUTTENBERG—\$28,614	
Name not given.....	5,000
4 \$2,000 claims.....	8,411
1 claim.....	1,203
HAMBURG—\$37,814	
\$3,000 to \$5,000: Samuel L.	
Mitchell, Wm. G. Gil-	
more, Emmet E. Richards,	
2 names not given.....	18,425
1 claim.....	1,000

MANCHESTER—\$34,000	
Name not given.....	6,423
2 \$2,000 claims.....	4,514
1 claim.....	1,000
MAPLETON—\$25,135	
Name not given.....	10,000
2 \$2,000 claims.....	4,035
MAQUOKETA—\$72,800	
\$20,000 to \$25,000: Emory	
D. Anderson.....	
Name not given.....	10,000
1 claim.....	2,244
4 \$1,000 claims.....	4,400
MARENGO—\$34,065	
\$3,000 to \$5,000: Robert M.	
Hetz, Perry Wagner.....	10,000
3 \$2,000 claims.....	6,062
1 claim.....	1,000
MARCUS—\$35,240	
\$5,000 to \$8,000: James	
Williams.....	
\$3,000 to \$5,000: G. F. Co-	
burn, F. S. Barnes, 1	
name not given.....	12,140
4 \$2,000 claims.....	8,105
1 claim.....	1,000
MARION—\$35,200	
Name not given.....	3,000
2 \$2,000 claims.....	4,500
4 \$1,000 claims.....	4,500
MARSHALLTOWN—\$144,000	
Name not given.....	6,000
\$3,000 to \$5,000: George D.	
Young, David R. Jackson,	
3 names not given.....	17,151
7 \$2,000 claims.....	14,027
6 \$1,000 claims.....	6,254
MASON CITY—\$238,000	
\$5,000 to \$8,000: Frederick	
A. Krueger.....	
\$3,000 to \$5,000: Florence	
T. Jernegan, Oltman	
Hedens, Lewis R. Maas,	
Charles H. Keidle, 2	
names not given.....	21,923
11 \$2,000 claims.....	22,000
14 \$1,000 claims.....	14,439
MAXWELL—\$19,074	
\$12,000 to \$15,000: Henry J.	
Garlock.....	
3 \$2,000 claims.....	6,074
MISSOURI VALLEY—\$29,000	
Name not given.....	10,000
\$3,000 to \$5,000: William	
Fagan.....	
1 claim.....	1,000
MONTEZUMA—\$20,400	
\$3,000 to \$5,000: Bertram	
Vanderlip.....	
2 \$2,000 claims.....	4,054
1 claim.....	1,000
MOUNT AYR—\$34,190	
\$5,000 to \$8,000: John O.	
Fry.....	
\$3,000 to \$5,000: Clare G.	
Allyn, Thos. J. John-	
son.....	8,030
2 \$2,000 claims.....	4,097
1 claim.....	1,000
MOUNT PLEASANT—\$26,000	
4 \$2,000 claims.....	8,000
2 \$1,000 claims.....	2,000
MUSCATINE—\$294,116	
\$20,000 to \$25,000: Albert	
L. Garrett, 1 name not	
given.....	45,116
\$5,000 to \$8,000: 2 names	
not given.....	12,640
\$3,000 to \$5,000: Otto F. J.	
Kindler, 4 names not	
given.....	23,135
7 \$2,000 claims.....	14,211
7 \$1,000 claims.....	7,558

NEVADA—\$49,800	
\$3,000 to \$5,000: 4 names	
not given.....	19,000
2 \$2,000 claims.....	4,000
1 claim.....	1,000
NEW ALBIN—\$10,114	
Name not given.....	7,614
1 claim.....	2,500
NEW HAMPTON—\$29,552	
\$3,000 to \$5,000: Henry M.	
Reich, 1 name not	
given.....	6,083
2 \$2,000 claims.....	4,142
1 claim.....	1,000
NEWTON—\$84,000	
Name not given.....	10,000
Name not given.....	5,003
Name not given.....	5,000
3 \$2,000 claims.....	6,037
NORTHWOOD—\$33,210	
\$8,000 to \$12,000: Andrew	
J. Monstrom.....	
4 \$2,000 claims.....	8,349
1 claim.....	1,261
ONAWA—\$42,730	
Name not given.....	10,000
\$3,000 to \$5,000: Wilber	
Henry Reeves.....	
3 \$2,000 claims.....	6,000
3 \$1,000 claims.....	3,091
OSAGE—\$49,797	
\$15,000 to \$20,000: Thomas	
Mitchell Atherton.....	
\$3,000 to \$5,000: Dewey E.	
Whitaker.....	
1 claim.....	2,000
1 claim.....	1,000
OSCEOLA—\$42,732	
\$3,000 to \$5,000: Richard	
M. Lewis.....	
5 \$2,000 claims.....	10,238
2 \$1,000 claims.....	2,000
OSKALOOSA—\$25,100	
\$8,000 to \$12,000: Charles	
Barnhouse, Sr.....	
\$3,000 to \$5,000: Seth Jones,	
John Montgomery, 2	
names not given.....	15,173
3 \$2,000 claims.....	6,034
14 \$1,000 claims.....	15,420
OTTUMWA—\$296,000	
Wm. J. Donelan.....	96,000
Name not given.....	3,387
5 \$2,000 claims.....	10,120
9 \$1,000 claims.....	9,870
PERRY—\$68,004	
\$8,000 to \$12,000: Thomas	
H. Phillips.....	
\$3,000 to \$5,000: Albert S.	
Kibby, Don H. Dorman,	
William H. McCam-	
mon, 11 names not	
given.....	11,000
6 \$1,000 claims.....	5,000
RED OAK—\$79,900	
Name not given.....	9,000
\$3,000 to \$5,000: Oliver G.	
Howard, 1 name not	
given.....	7,090
5 \$2,000 claims.....	10,981
ROCK RAPIDS—\$68,675	
Name not given.....	15,115
Name not given.....	8,502
\$3,000 to \$5,000: Oscar P.	
Miller, 3 names not	
given.....	15,833
3 \$2,000 claims.....	6,010
3 \$1,000 claims.....	3,515
ROCKWELL CITY—\$31,820	
\$3,000 to \$5,000: Frank P.	
Huff.....	
3 \$2,000 claims.....	6,129
2 \$1,000 claims.....	2,214

Twentieth Installment on a College Education

THE PENN MUTUAL LIFE INSURANCE COMPANY			
NO. A26498	PHILADELPHIA	6/2/1930	\$ 150.00
PAY TO ORDER OF RICHARD PENNEY ***			
EXACTLY 150 DOLLARS 00 CTS			
20TH MONTHLY INSTALLMENT DUE 6/2/1930 UNDER POLICY NO. 1120645			
THE CENTRAL NATIONAL BANK 3-26			

This is the 20th monthly installment of an educational fund which is to last for four years. Commonly the monthly payments are suspended during the summer, but in this case there is no interruption, summer payments being used for vacation and the expenses of preparation for the coming term—clothes, books, and the like.

DANBURY—\$11,300

Name not given..... 10,000

1 claim..... 1,300

DANVILLE—\$14,000

Name not given..... 11,000

1 claim..... 2,000

1 claim..... 1,000

DAVENPORT—\$450,596

Name not given..... 15,000

Name not given..... 10,000

\$5,000 to \$8,000: Edward

Richter, Charles E.

Brooks, James H. Kough,

Winslow L. Blanchard, 1

name not given..... 44,411

\$3,000 to \$5,000: Ferdinand

Rodewig, 2 names not

given..... 11,017

16 \$2,000 claims..... 32,441

1 \$1,000 claim..... 8,000

Industrial: Co. No. 5, 51

claims..... 11,718

DECATUR—\$37,532

Name not given..... 8,000

1 claim..... 2,028

6 \$1,000 claims..... 6,738

DENISON—\$60,500

\$8,000 to \$12,000: Fred W.

Lyon.....
\$3,000 to \$5,000: Enoch T.	
Cochran, 1 name not	
given.....	8,087
3 \$2,000 claims.....	6,582
1 claim.....	1,006
DES MOINES—\$5,380,724	
Meyer Rosenfield.....	74,000
Donald Lanter.....	65,000
Wm. A. Sear.....	60,000
Name not given.....	40,500
Name not given.....	34,000
Leigh A. Lumbard.....	34,000
Name not given.....	29,500
\$20,000 to \$25,000: Chester	
A. Goss, 1 name not	
given.....	46,339
\$15,000 to \$20,000: Harry	
H. Buck.....	

IOWA—Continued

ROLFE—\$28,052

\$15,000 to \$20,000: Robert B. Ives 2,038
1 claim 1,000

SCHALLER—\$10,178

\$3,000 to \$5,000: August Habne 4,106
2 \$2,000 claims 2,000

SEELY TOWNSHIP—\$14,700

\$12,000 to \$15,000: Walter A. Kenyon 21,098

SERGEANT BLUFF—\$31,098

Louis P. Klopplag 21,098

SHELDON—\$47,170

\$3,000 to \$5,000: Frank Frimbee, 2 names not given 13,085
1 claim 2,000
2 \$1,000 claims 2,500

SHELLSBURG—\$15,187

\$12,000 to \$15,000: Samuel S. Stookey 2,000
1 claim 2,000

SHENANDOAH—\$187,500

\$20,000 to \$25,000: 2 names not given 50,000
\$8,000 to \$12,000: Grove Maxted, 2 names not given 30,504
\$3,000 to \$5,000: John J. Dunnekan 6,000
6 \$1,000 claims 6,000

SIOUX CITY—\$776,703

\$20,000 to \$25,000: Irving B. Paxton, Henry Metz, 1 name not given 73,500
\$12,000 to \$15,000: Alva Alons Knapp 10,000
\$8,000 to \$12,000: Name not given 18,749
\$5,000 to \$8,000: 3 names not given 54,869
26 \$2,000 claims 53,719
28 \$1,000 claims 28,133
Industrial: Co. No. 5, 10 2,724

SPENCER—\$66,800

Name not given 10,000
Name not given 3,000
4 \$2,000 claims 8,000
5 \$1,000 claims 5,125

SPRINGVILLE—\$10,924

Name not given 5,322
\$3,000 to \$5,000: Harvey T. Christian 1,113

STOCKTON—\$12,000

Name not given 10,000
1 claim 2,000

STUART—\$27,495

\$12,000 to \$15,000: Peter Hillgren 1,000

THOR—\$25,000

Name not given 25,000

TIPTON—\$60,660

Name not given 32,000
Name not given 15,601

\$5,000 to \$8,000: Wm. J. Moore

\$3,000 to \$5,000: Frank H. Milligan, 1 name not given 9,086
2 \$2,000 claims 4,050
1 claim 1,010

TOLEDO—\$28,002

Name not given 10,648
Name not given 3,015
1 claim 2,948
2 \$1,000 claims 2,000

VALLEY JUNCTN—\$46,900

\$12,000 to \$15,000: Ellis H. Compton 7,188
1 claim 2,000

VAN HORNE—\$10,000

\$8,000 to \$12,000: Edward A. Alberts 2,000

WASHINGTON—\$52,300

\$3,000 to \$5,000: John Chalmers Ford 10,124
5 \$2,000 claims 4,528
4 \$1,000 claims 4,528

WATERLOO—\$759,083

Name not given 40,000
\$20,000 to \$25,000: Wirt P. Hoxie, 1 name not given 47,500
\$15,000 to \$20,000: 2 names not given 40,000
\$8,000 to \$12,000: Ernest L. Overlay, 6 names not given 70,040
\$5,000 to \$8,000: Harold R. O'Dell, 14 names not given 76,093
\$3,000 to \$5,000: Charley Allen Van Schoyck, Mary J. O'Connor, 7 names not given 29,161
16 \$2,000 claims 22,839
20 \$1,000 claims 20,248

WAUKON—\$43,600

Name not given 13,120
\$5,000 to \$8,000: William S. Hart 6,498
\$3,000 to \$5,000: 2 names not given 2,083
1 claim 2,083
2 \$1,000 claims 2,083

WEST LIBERTY—\$25,682

\$3,000 to \$5,000: Chester J. Kelly, Adam Schuessler 8,191
2 \$2,000 claims 4,000
1 claim 1,000

WAVERLY—\$38,800

Name not given 7,000
\$3,000 to \$5,000: 2 names not given 8,500
1 claim 1,001

WEBSTER CITY—\$25,086

\$5,000 to \$8,000: Daniel Cady Chase, Jr. 1,000
\$3,000 to \$5,000: Ward D. Brightol 1,000
1 claim 1,000

WINTERSSET—\$50,101

\$3,000 to \$5,000: Samuel D. Koshner, Wm. Cochran, 3 names not given 20,047
3 \$2,000 claims 6,027
6 \$2,000 claims 6,000

WOOLSTOCK—\$10,940

\$3,000 to \$5,000: 2 names not given 10,020

KANSAS

ABILENE—\$87,400

Name not given 13,930
\$3,000 to \$5,000: 5 names not given 19,991
8 \$1,000 claims 8,712

ALBERT—\$28,262

\$20,000 to \$25,000: Louis Gustav Mausold 2,000
\$3,000 to \$5,000: August Fredricks Dirks 2,000

ARKANSAS CITY—\$142,000

Name not given 50,000
\$3,000 to \$5,000: Christopher C. Sollitt, 1 name not given 9,100
2 \$1,000 claims 2,000

ATCHISON—\$140,000

\$3,000 to \$5,000: Herbert Welsh, Charles H. Harris, 3 names not given 24,000
8 \$2,000 claims 16,623
7 \$1,000 claims 7,013
Industrial: Co. No. 6, 6 1,020
Co. No. 8, 1 claim 260

BARNES—\$10,000

\$8,000 to \$12,000: John V. Koppes 2,000

BELOIT—\$60,410

\$5,000 to \$8,000: 2 names not given 13,279
\$3,000 to \$5,000: 4 names not given 13,508
2 \$2,000 claims 4,267

BUFFALO—\$215,000

George S. Walsh 99,750
Name not given 64,750
Name not given 25,000
Name not given 20,000
2 \$2,000 claims 4,500
1 claim 1,000

CHERRYVALE—\$73,928

Rea F. Bertsche 33,128
\$1,000 claims 2,000

COFFEYVILLE—\$76,600

\$8,000 to \$12,000: Robert P. Scoville 5,536
Name not given 5,000
2 \$2,000 claims 4,000
3 \$1,000 claims 3,000

COLUMBUS—\$36,800

\$3,000 to \$5,000: Ben Starrett, 2 names not given 11,000
2 \$2,000 claims 4,036

CONCORDIA—\$37,000

Name not given 5,000
3 \$2,000 claims 6,000
1 claim 1,000

COTTONWOOD FALLS—\$13,350

Name not given 12,000

EL DORADO—\$71,000

\$3,000 to \$5,000: William W. Ellsberry, Edward Newhold 6,666
3 \$2,000 claims 7,000
4 \$1,000 claims 4,500
Industrial: Co. No. 8, 1 200

ELK CITY—\$28,500

Name not given 21,490
\$3,000 to \$5,000: Logan Antle 4,000
2 \$2,000 claims 4,000

ELLIS—\$30,400

\$3,000 to \$5,000: Thomas Thayer, Everette L. Cockrell 8,016
1 claim 2,500
3 \$1,000 claims 3,500

EMPORIA—\$238,000

Name not given 44,442
Name not given 9,206
\$5,000 to \$8,000: 2 names not given 13,183
\$3,000 to \$5,000: Fred C. Newman, 3 names not given 15,181
9 \$2,000 claims 18,566
3 \$1,000 claims 3,000
Industrial: Co. No. 8, 1 100

EUREKA—\$35,200

\$5,000 to \$8,000: Harry H. Jackson 2,000
\$3,000 to \$5,000: Gordon A. Badger 2,000
2 \$1,000 claims 2,000

GREAT BEND—\$48,220

Name not given 15,000
1 claim 2,048
2 \$1,000 claims 2,000

HALSTEAD—\$38,570

\$8,000 to \$12,000: 2 names not given 20,000
Name not given 5,000
2 \$2,000 claims 4,000
2 \$1,000 claims 2,000

HARTFORD—\$10,434

\$3,000 to \$5,000: 2 names not given 10,000

HAYS—\$34,000

\$3,000 to \$5,000: 2 names not given 7,620
1 claim 2,123
2 \$1,000 claims 2,057

HUTCHISON—\$332,000

Name not given 50,000
Name not given 12,077
\$5,000 to \$8,000: George R. Gage, 1 name not given 11,152
\$3,000 to \$5,000: Fred Fickera, William Fairchild, Lee R. Martin, 1 name not given 13,685
10 \$2,000 claims 20,177
2 \$1,000 claims 2,014

INDEPENDENCE—\$87,000

\$3,000 to \$5,000: 4 names not given 16,540
3 \$2,000 claims 6,000
5 \$1,000 claims 5,148

IOLA—\$50,000

\$3,000 to \$5,000: 2 names not given 7,534
3 \$2,000 claims 7,500
6 \$1,000 claims 6,500

JEWELL—\$17,943

\$3,000 to \$5,000: Edgar Clinton, 1 name not given 8,000
2 \$2,000 claims 4,000

KANSAS CITY—\$977,500

W. H. Gregory 62,000
\$20,000 to \$25,000: Walter Earle Findley 20,800
\$8,000 to \$12,000: James M. Mahoney, Milo C. Zeller 20,800
\$5,000 to \$8,000: Charles J. Reise, 1 name not given 12,670

\$3,000 to \$5,000: Joseph Edward Dear, John Munack, Clement Ihle, Robert B. Hansford, Anthony C. Fassenmyer, Reese B. Brown, Harry Goodale, 7 names not given 65,260
25 \$2,000 claims 52,275
19 \$1,000 claims 19,029
Industrial: Co. No. 6, 40 9,540
Co. No. 8, 70 claims 17,371
Co. No. 10, 112 claims 12,226

LAWRENCE—\$206,000

\$8,000 to \$12,000: 2 names not given 22,000
\$3,000 to \$5,000: Herbert Thompson, Evanelle R. Broct, 4 names not given 24,000
2 \$2,000 claims 4,000
7 \$1,000 claims 7,017

LEAVENWORTH—\$211,034

\$12,000 to \$15,000: Herman Amor Ochs 20,000
\$8,000 to \$12,000: 2 names not given 20,000
\$5,000 to \$8,000: Dr. Jacob Louis Everhardy, 1 name not given 12,620
\$3,000 to \$5,000: Lee Gaw Greener, Earl M. Johnson, 1 name not given 13,000
4 \$2,000 claims 8,050
8 \$1,000 claims 8,196
Industrial: Co. No. 5, 4 1,001

McPHERSON—\$45,200

7 \$2,000 claims 15,047
6 \$1,000 claims 6,000

MANHATTAN—\$55,594

\$3,000 to \$5,000: Jas. W. McCulloch, 1 name not given 9,600
3 \$2,000 claims 6,048
2 \$1,000 claims 2,054

MISSION HILLS—\$142,195

James M. Parker 102,000
Name not given 40,195

MOLINE—\$21,196

\$3,000 to \$5,000: Granvill Call 4,088
2 \$2,000 claims 1,500
1 claim 1,500

NEWTON—\$55,000

4 \$2,000 claims 8,482
5 \$1,000 claims 5,654

NORTON—\$32,400

\$3,000 to \$5,000: Abraham L. Lee, Beatrice W. Hamilton 7,000
3 \$2,000 claims 6,000
1 claim 1,000

OLATHE—\$40,000

\$15,000 to \$20,000: George E. Renner 10,000

OSWEGO—\$139,900

Name not given 55,000
Name not given 10,000
Name not given 2,000
2 \$2,000 claims 4,000
1 claim 1,000

OTTAWA—\$155,000

Name not given 26,282
\$15,000 to \$20,000: Wm. L. Goyot 8,000
\$8,000 to \$10,000: Frederick Melluish 2,044

Name not given 6,099
\$3,000 to \$5,000: John Milton Hunter, 2 names not given 11,151
4 \$2,000 claims 8,500
4 \$1,000 claims 4,465

PITTSBURG—\$78,000

Name not given 5,296
\$3,000 to \$5,000: John P. Curran 4,000
2 \$2,000 claims 4,000
4 \$1,000 claims 4,000

PLEASANTON—\$33,500

\$8,000 to \$12,000: William W. Blaker, 1 name not given 20,000
2 \$2,000 claims 4,000

PRATT—\$108,500

Name not given 20,000
Name not given 20,000
\$5,000 to \$8,000: Albert Ray 3,000
\$3,000 to \$5,000: John H. Scott 4,000
2 \$2,000 claims 1,246

READING—\$13,798

Name not given 10,000
Name not given 3,000
1 claim 1,000

RUSSELL—\$29,500

\$5,000 to \$8,000: Benjamin P. Cummin 8,033
\$3,000 to \$5,000: 3 names not given 6,000
3 \$2,000 claims 2,052
2 \$1,000 claims 2,052

SALINA—\$80,000

\$12,000 to \$15,000: James Muir, 1 name not given 20,000
\$3,000 to \$5,000: William H. Federnern, 4 names not given 17,828
2 \$2,000 claims 4,044
4 \$1,000 claims 4,011

STAFFORD—\$44,881

Name not given 14,313
\$8,000 to \$12,000: Henry F. Solas 7,500
Name not given 3,000
\$3,000 to \$5,000: Samuel E. Peacock, 1 name not given 7,100
1 claim 2,049

STERLING—\$38,087

Name not given 10,287
Name not given 3,000
2 \$2,000 claims 4,000
1 claim 1,000

TOPEKA—\$780,904

Name not given 43,562
Name not given 43,000
Name not given 16,666
\$8,000 to \$12,000: J. M. Horton, 2 names not given 28,016
\$5,000 to \$8,000: 2 names not given 12,249
\$3,000 to \$5,000: Ira Treadwell, Chauncey A. Whitteley, Alvin R. Howe, Wm. Macfarren, Willard E. Black, 3 names not given 24,576
15 \$2,000 claims 32,324
18 \$1,000 claims 18,580
Industrial: Co. No. 8, 5 942
Co. No. 10, 46 claims 8,614

WAKEFORD—\$17,476

\$5,000 to \$8,000: Richard Yoxall 2,044
1 claim 2,044

COLORADO—ILLINOIS—INDIANA—IOWA—KANSAS—KENTUCKY—MICHIGAN—MINNESOTA

"INDEPENDENCE FOR DEPENDENTS"

Request details for our remunerative contracts for

AGENCY MANAGERS FOR COLORADO—ILLINOIS—INDIANA
—IOWA—OHIO—OREGON—PENNSYLVANIA

You will benefit by our special attention now to these States

SECURITY LIFE INSURANCE COMPANY OF AMERICA

Machir Dorsey, President

134 North La Salle Street, Chicago

S. W. GOSS, Vice-President

OHIO—OREGON—PENNSYLVANIA—TENNESSEE—VIRGINIA—WASHINGTON—WEST VIRGINIA

ARKANSAS—CALIFORNIA

MISSOURI—NEBRASKA

KANSAS—Continued

WELLINGTON—\$52,800
 \$3,000 to \$5,000: Harry A. Haun, James L. Goodrum 9,094
 3 \$2,000 claims 6,136
 1 claim 1,005

WICHITA—\$1,034,579
 Name not given 85,000
 \$20,000 to \$25,000: 2 names not given 50,000
 \$8,000 to \$12,000: Clarence A. Bolster, 1 name not given 20,800
 \$5,000 to \$8,000: John W. Du Sois, 1 name not given 11,319
 \$3,000 to \$5,000: George V. Smith, Ida L. Cloud, William C. Little, Hilbert Kaufman, Jesse J. Spur-

geon, 7 names not given 56,152
 25 \$2,000 claims 52,304
 31 \$1,000 claims 31,976
 Industrial: Co. No. 8, 17 claims 6,929
 Co. No. 51, 51 claims 9,114

WINFIELD—\$55,000
 \$3,000 to \$5,000: Joseph Moncrief, Robert J. Fleming 9,076
 4 \$2,000 claims 8,050
 2 \$1,000 claims 2,000
 Industrial: Co. No. 8, 1 claim 502

YATES CENTER—\$32,000
 \$8,000 to \$12,000: Dr. Geo. Wm. Lee 3,000
 \$3,000 to \$5,000: Harley C. Chambers 2,500
 1 claim 2,000
 2 \$1,000 claims 2,000

KENTUCKY

ANCHORAGE—\$15,595
 Name not given 10,095
 Name not given 5,000

ASHLAND—\$203,394
 Name not given 12,500
 \$3,000 to \$5,000: Frank G. Pick, John Paul Gartin, Hilar H. Miller, 3 names not given 26,850
 7 \$2,000 claims 14,772
 17 \$1,000 claims 17,192
 Industrial: Co. No. 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 940, 941, 942, 943, 944, 945, 946, 947, 948, 949, 950, 951, 952, 953, 954, 955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000

BOWLING GREEN—\$157,000
 \$8,000 to \$12,000: Leon B. Stephan, David J. Raibold 18,700
 Name not given 5,020
 \$3,000 to \$5,000: 2 names not given 8,000
 6 \$2,000 claims 12,688
 1 claim 1,012
 Industrial: Co. No. 2, 1 claim 1,886
 Co. No. 3, 21 claims 4,427
 Co. No. 10, 73 claims 6,375

CAMPBELLVILLE—\$31,900
 Name not given 10,000
 \$5,000 to \$8,000: Carl E. Carter 5,736
 3 \$2,000 claims 5,900
 3 \$1,000 claims 5,900

CENTRAL CITY—\$38,900
 \$15,000 to \$20,000: Walker Wilkins 2,500
 2 \$1,000 claims 2,000
 Industrial: Co. No. 2, 136

CLINTON—\$26,700
 Name not given 4,000
 4 \$2,000 claims 8,145

COLUMBIA—\$16,000
 \$3,000 to \$5,000: 2 names not given 8,169
 3 \$1,000 claims 3,749

CONSTANTINE—\$16,000
 \$8,000 to \$12,000: Sidney J. Hall 5,000
 Name not given 5,000

COVINGTON—\$630,461
 \$15,000 to \$20,000: 2 names not given 40,000
 \$12,000 to \$15,000: Clem H. Kroeger, Jr. 2,000

CRAB ORCHARD—\$15,922
 \$3,000 to \$5,000: Fountain Thompson 2,000
 1 claim 1,007

CYNTHIANA—\$73,000
 Name not given 12,000
 Name not given 6,267
 \$3,000 to \$5,000: Clarence L. Franklin 4,000
 6 \$1,000 claims 7,000

DAWSON SPRINGS—\$44,068
 Name not given 12,262
 Name not given 3,000
 1 claim 2,061

DAYTON—\$86,900
 Name not given 10,000
 \$3,000 to \$5,000: John B. Bremke, Jr., 1 name not given 8,500
 1 claim 1,000

DIXON—\$14,232
 \$5,000 to \$8,000: William R. Dorris 3,000
 \$3,000 to \$5,000: Victor D. Duncan 4,000
 1 claim 1,000

DRAKESBORO—\$25,000
 \$8,000 to \$12,000: Henry Y. Cundoff 5,552
 1 claim 1,000

EDMONTON—\$13,500
 Name not given 10,000
 1 claim 2,500
 1 claim 1,000

ELIZABETHTOWN—\$47,400
 \$3,000 to \$5,000: George W. Ribn, 3 names not given 15,077
 2 \$2,000 claims 4,500
 2 \$1,000 claims 2,000

FALMOUTH—\$50,624
 \$12,000 to \$15,000: Jason C. Shoemaker, 1 name not given 27,500
 Name not given 10,000
 Name not given 5,524
 1 claim 2,000

FRANKFORT—\$289,000
 John G. Rogers 100,000
 Name not given 50,000
 \$3,000 to \$5,000: 5 names not given 22,261
 2 \$2,000 claims 4,000
 3 \$1,000 claims 3,043
 Co. No. 2, 312
 Co. No. 3, 11 claims 1,902

FRANKLIN—\$52,700
 Name not given 10,000
 Name not given 3,000
 3 \$2,000 claims 6,000
 3 \$1,000 claims 3,041
 Industrial: Co. No. 2, 283

GEORGETOWN—\$52,000
 \$3,000 to \$5,000: Reuben F. Offutt, 4 names not given 15,000
 3 \$2,000 claims 6,000

GLASGOW—\$47,500
 \$3,000 to \$5,000: 2 names not given 7,500
 5 \$2,000 claims 10,601
 9 \$1,000 claims 9,374

GREENVILLE—\$117,638
 Charles Wickliffe Rook 78,000
 Name not given 8,000
 \$3,000 to \$5,000: 2 names not given 8,338
 1 claim 2,000
 3 \$1,000 claims 3,000

HAZARD—\$49,000
 \$3,000 to \$5,000: 2 names not given 10,000
 1 claim 1,086

HENDERSON—\$205,500
 Edward A. Eckert 45,000
 Name not given 18,324
 \$8,000 to \$12,000: 2 names not given 21,870
 \$3,000 to \$5,000: Chas. F. Nosworthy, 1 name not given 10,000
 1 claim 2,500
 1 claim 1,000
 Industrial: Co. No. 2, 815
 Co. No. 3, 40 claims 7,990

HICKMAN—\$57,300
 Name not given 10,000
 Name not given 6,000
 \$3,000 to \$5,000: Wm. C. Gleeson, 1 name not given 5,555
 2 \$1,000 claims 2,425
 Industrial: Co. No. 2, 1,133
 Co. No. 3, 17 claims 2,915

HOPKINSVILLE—\$105,600
 \$3,000 to \$5,000: 2 names not given 8,000
 4 \$2,000 claims 8,300
 10 \$1,000 claims 10,667
 Industrial: Co. No. 2, 2,046
 Co. No. 10, 186 claims 23,311

KEVIL—\$10,000
 Name not given 4,000
 3 \$2,000 claims 6,000

LEBANON—\$36,000
 \$3,000 to \$5,000: Alexander Sterk, 1 name not given 7,500
 1 claim 2,000
 3 \$1,000 claims 3,279

LEXINGTON—\$1,182,300
 Name not given 97,000
 Robert L. Northcutt 66,000
 Name not given 40,000
 Name not given 33,000
 Calvert T. Roszell 31,968
 \$20,000 to \$25,000: Thomas R. Smith, 1 name not given 43,000
 \$15,000 to \$20,000: 3 names not given 53,750
 \$12,000 to \$15,000: Morgan F. Fears, 1 name not given 30,000
 \$8,000 to \$12,000: John H. Slitrum, 3 names not given 41,036
 \$5,000 to \$8,000: Name not given 5,510
 \$3,000 to \$5,000: 3 names not given 13,000
 17 \$2,000 claims 34,000
 15 \$1,000 claims 15,839
 Industrial: Co. No. 2, 1,299
 Co. No. 3, 11 claims 2,525
 Co. No. 8, 1 claim 225
 Co. No. 10, 327 claims 33,686

LOUISVILLE—\$4,709,601
 Name not given 150,000
 John F. Frey 80,000
 Name not given 67,000
 Brainard Lemon 55,000
 Name not given 50,000
 Name not given 40,305
 John H. Peak 36,500
 Paul Burlingame 35,000
 James B. Smith 32,000
 Name not given 32,000
 Name not given 27,500
 \$20,000 to \$25,000: Joseph L. Strassel, 3 names not given 94,952
 \$15,000 to \$20,000: George A. Leonhardt, Charles C. Rush, 2 names not given 66,500
 \$12,000 to \$15,000: Morton Kline, Edward Stumbe, 5 names not given 96,082
 \$8,000 to \$12,000: Paul Kratz, 15 names not given 155,122

FT. MITCHELL—\$242,500
 Name not given 200,000
 \$15,000 to \$20,000: 2 names not given 40,000
 1 claim 2,500

FT. THOMAS—\$88,900
 \$5,000 to \$8,000: William F. Bilger 3,000
 \$3,000 to \$5,000: Clarence M. Sinclair, 1 name not given 9,000
 7 \$1,000 claims 7,284

FRANKFORT—\$289,000
 John G. Rogers 100,000
 Name not given 50,000
 \$3,000 to \$5,000: 5 names not given 22,261
 2 \$2,000 claims 4,000
 3 \$1,000 claims 3,043
 Co. No. 2, 312
 Co. No. 3, 11 claims 1,902

FRANKLIN—\$52,700
 Name not given 10,000
 Name not given 3,000
 3 \$2,000 claims 6,000
 3 \$1,000 claims 3,041
 Industrial: Co. No. 2, 283

GEORGETOWN—\$52,000
 \$3,000 to \$5,000: Reuben F. Offutt, 4 names not given 15,000
 3 \$2,000 claims 6,000

GLASGOW—\$47,500
 \$3,000 to \$5,000: 2 names not given 7,500
 5 \$2,000 claims 10,601
 9 \$1,000 claims 9,374

GREENVILLE—\$117,638
 Charles Wickliffe Rook 78,000
 Name not given 8,000
 \$3,000 to \$5,000: 2 names not given 8,338
 1 claim 2,000
 3 \$1,000 claims 3,000

HAZARD—\$49,000
 \$3,000 to \$5,000: 2 names not given 10,000
 1 claim 1,086

HENDERSON—\$205,500
 Edward A. Eckert 45,000
 Name not given 18,324
 \$8,000 to \$12,000: 2 names not given 21,870
 \$3,000 to \$5,000: Chas. F. Nosworthy, 1 name not given 10,000
 1 claim 2,500
 1 claim 1,000
 Industrial: Co. No. 2, 815
 Co. No. 3, 40 claims 7,990

HICKMAN—\$57,300
 Name not given 10,000
 Name not given 6,000
 \$3,000 to \$5,000: Wm. C. Gleeson, 1 name not given 5,555
 2 \$1,000 claims 2,425
 Industrial: Co. No. 2, 1,133
 Co. No. 3, 17 claims 2,915

HOPKINSVILLE—\$105,600
 \$3,000 to \$5,000: 2 names not given 8,000
 4 \$2,000 claims 8,300
 10 \$1,000 claims 10,667
 Industrial: Co. No. 2, 2,046
 Co. No. 10, 186 claims 23,311

KEVIL—\$10,000
 Name not given 4,000
 3 \$2,000 claims 6,000

LEBANON—\$36,000
 \$3,000 to \$5,000: Alexander Sterk, 1 name not given 7,500
 1 claim 2,000
 3 \$1,000 claims 3,279

LOUISIANA—Continued

MANSFIELD—\$86,558

\$25,000 to \$30,000: Hearsey Hollingsworth
\$15,000 to \$20,000: Chas. T. Law

Name not given..... 11,387
\$2,000 to \$5,000: 2 names
not given..... 10,666
2 \$2,000 claims..... 4,028
Industrial: Co. No. 2..... 540

MANSURA—\$17,000

Name not given..... 17,000

MINDEN—\$66,000

\$5,000 to \$12,000: Parry D. Stewart
\$5,000 to \$8,000: William P. Rowland

3 \$2,000 claims..... 6,008

MONROE—\$155,000

Name not given..... 15,000
Name not given..... 10,000
\$5,000 to \$8,000: John Ewell Kennedy, 1 name not given..... 10,125

\$3,000 to \$5,000: William Owsley Rainey, 2 names not given..... 13,000
4 \$2,000 claims..... 8,002
2 \$1,000 claims..... 2,266

Industrial: Co. No. 2..... 3,202

Co. No. 8, 44 claims..... 9,513

MOUNTAIN LAKE—\$10,500

Name not given..... 10,500

NEWELLTON—\$20,000

Name not given..... 20,000

NEW IBERIA—\$56,126

Name not given..... 10,000
Name not given..... 5,063
\$3,000 to \$5,000: George Cleveland Collins

Industrial: Co. No. 2..... 184

NEW ORLEANS—\$6,096,030

Name not given..... 167,261
Joseph S. Otis..... 110,000
Jonas Hirsch Levy..... 85,000

Name not given..... 76,396

Leonidas M. Pool..... 75,000

Joseph J. Herrmann..... 60,000

Name not given..... 50,228

Name not given..... 35,103

Name not given..... 35,000

\$25,000 to \$30,000: William John Ratigan

\$20,000 to \$25,000: John H. Murphy, Kenneth P. Connell, Robert W. Ferguson, 3 names not given..... 133,524

\$15,000 to \$20,000: 3 names not given..... 58,819

\$12,000 to \$15,000: 5 names not given..... 68,342

\$8,000 to \$12,000: John N. Stewart, Nathan Tredway Penick, Louis E. Lashman, C. Grover Smith, Adolph Goldstein, 17 names not given..... 225,223

\$5,000 to \$8,000: Isadore Greenwald, Timothy J. McCarthy, 22 names not given..... 145,517

\$3,000 to \$5,000: George Baggett, Ollie M. Green, William F. Hart, Henry Beer, Simon Kohlman, Pauline Ferro Prestia, Domingo Rodriguez Moses E. Levey, Fred G. Cotton, 39 names not given..... 185,080

NEW ROADS—\$21,400

Name not given..... 13,000

OIL CITY—\$10,000

\$8,000 to \$12,000: Lee Washington Boynton

OPELOUSAS—\$40,800

Name not given..... 10,232

2 \$2,000 claims..... 4,000

Industrial: Co. No. 2..... 241

PLAQUEMINE—\$92,904

Name not given..... 59,000

2 \$1,000 claims..... 2,038

Industrial: Co. No. 2..... 991

Co. No. 8, 7 claims..... 1,712

RAYNE—\$54,828

\$15,000 to \$20,000: Anton J. Heinen Jr., 4 names not given..... 16,828

ST. JOSEPH—\$10,045

Name not given..... 10,045

SHREVEPORT—\$802,027

Albert S. Johnson..... 155,999

Marmaduke Ward..... 40,000

Name not given..... 25,606

\$15,000 to \$20,000: James C. Foster

\$12,000 to \$15,000: 2 names not given..... 26,051

\$8,000 to \$12,000: Alfred Hans, William B. Winston, 2 names not given..... 40,500

\$5,000 to \$8,000: Arthur McGuirt, 2 names not given..... 16,571

\$3,000 to \$5,000: William J. Perkins, L. Kahn, John D. McClure, 6 names not given..... 33,834

13 \$2,000 claims..... 26,611

17 \$1,000 claims..... 18,559

Industrial: Co. No. 2..... 6,541

Co. No. 8, 141 claims..... 28,250

Co. No. 10, 273 claims..... 35,657

Co. No. 11, 127 claims..... 28,233

THIBODOX—\$39,000

Name not given..... 7,000

1 claim..... 2,229

2 \$1,000 claims..... 3,146

Industrial: Co. No. 2..... 560

VACHERIE—\$10,077

Name not given..... 10,077

VIDALIA—\$20,609

\$3,000 to \$5,000: Hiram F. Gregory, 1 name not given..... 9,209

1 claim..... 2,000

Industrial: Co. No. 2..... 1,102

WASHINGTON—\$31,406

\$8,000 to \$12,000: 2 names not given..... 20,103

WEST MONROE—\$12,000

Name not given..... 21,939

1 claim..... 2,049

WINNBOURNE—\$16,700

\$3,000 to \$5,000: Electra B. Hanna, 1 name not given..... 8,612

1 claim..... 2,000

2 \$1,000 claims..... 2,078

ROCKLAND—\$80,000

Name not given..... 10,276

Name not given..... 3,000

1 claim..... 2,007

7 \$1,000 claims..... 7,039

SACO—\$134,400

Name not given..... 14,000

\$5,000 to \$8,000: 2 names not given..... 13,017

\$3,000 to \$5,000: 4 names not given..... 18,000

1 claim..... 2,000

1 claim..... 1,002

SOUTH PORTLAND—\$80,400

\$3,000 to \$5,000: 2 names not given..... 4,919

3 \$2,000 claims..... 6,000

4 \$1,000 claims..... 4,457

VANCEBORO—\$20,000

Name not given..... 10,000

WESTBROOK—\$71,000

Name not given..... 10,500

\$3,000 to \$5,000: Hans M. Hansen

1 claim..... 2,000

5 \$1,000 claims..... 6,192

WINTHROP—\$115,270

Charles I. Bailey..... 50,000

Name not given..... 25,000

\$5,000 to \$8,000: 2 names not given..... 15,020

1 claim..... 2,024

1 claim..... 1,326

MARYLAND

ABERDEEN—\$24,715

Name not given..... 10,000

BALTIMORE—\$17,410,756

Name not given..... 203,094

Thomas T. Young..... 184,000

Name not given..... 183,000

Christian A. Dantz..... 158,606

Name not given..... 150,000

Name not given..... 100,000

Name not given..... 100,000

Name not given..... 97,067

Name not given..... 76,337

Name not given..... 50,729

Charles Weiner..... 50,500

Name not given..... 50,000

George T. Hollyday..... 47,000

Abraham Levene..... 43,000

Name not given..... 35,000

\$25,000 to \$30,000: Samuel G. Robinowick, 4 names not given..... 133,682

\$20,000 to \$25,000: John A. Hambleton, S. Lee George, 5 names not given..... 165,930

\$15,000 to \$20,000: Mary J. MacDonald, Ed. Hiser, 10 names not given..... 215,190

\$12,000 to \$15,000: 9 names not given..... 127,792

\$8,000 to \$12,000: J. Ward Allison, 33 names not given..... 333,699

\$5,000 to \$8,000: Ernest S. Williams, Chalmers L. Brewbaker, John Chas. Schencke, Howard E. Stewart, 26 names not given..... 177,923

\$3,000 to \$5,000: Everett L. McClary, Joshua Cockey, John C. Jaworski, Nettie Garonick, Frank H. Sanders, P. J. Watson, Joseph Pariser, Marion W. Selby, Henry W. Driscoll, Jr., Max. Sussman, 70 names not given..... 315,687

67 \$2,000 claims..... 137,776

140 \$1,000 claims..... 158,103

Industrial: Co. No. 4, 516 claims..... 58,940

Co. No. 5, 1093 claims..... 179,819

Co. No. 6, 1820 claims..... 276,103

Co. No. 7, 841 claims..... 112,222

Co. No. 10, 101 claims..... 12,276

Co. No. 11, 88 claims..... 18,058

BEL AIR—\$58,000

Thomas W. Hall..... 46,000

CATONSVILLE—\$99,069

Name not given..... 35,159

Name not given..... 12,000

2 \$1,000 claims..... 2,000

Buckingham, 1 name not given..... 2,500

CENTREVILLE—\$44,300

Name not given..... 10,121

Name not given..... 5,039

\$3,000 to \$5,000: 2 names not given..... 8,049

1 claim..... 2,000

CHEVY CHASE—\$32,500

Name not given..... 5,176

\$3,000 to \$5,000: 2 names not given..... 6,000

3 \$1,000 claims..... 3,009

Industrial: Co. No. 11, 3 claims..... 1,485

CRISFIELD—\$36,800

Name not given..... 10,000

1 claim..... 2,017

3 \$1,000 claims..... 3,010

CUMBERLAND—\$152,000

Name not given..... 10,000

\$5,000 to \$8,000: 2 names not given..... 10,373

\$3,000 to \$5,000: Peter Wilson, 2 names not given..... 8,516

3 \$2,000 claims..... 6,589

6 \$1,000 claims..... 6,417

Industrial: Co. No. 4, 53 claims..... 6,107

Co. No. 6, 82 claims..... 12,633

ELLICOTT CITY—\$32,339

\$15,000 to \$20,000: Henry A. Schmidt

FREDERICK—\$39,000

\$5,000 to \$8,000: 2 names not given..... 7,092

1 claim..... 2,000

3 \$1,000 claims..... 3,002

Industrial: Co. No. 4, 49 claims..... 5,224

HAGERSTOWN—\$216,000

Name not given..... 34,000

\$8,000 to \$12,000: 2 names not given..... 19,000

\$3,000 to \$5,000: 3 names not given..... 13,022

1 claim..... 2,074

7 \$1,000 claims..... 7,046

Industrial: Co. No. 4, 45 claims..... 5,301

Co. No. 6, 31 claims..... 3,719

HAVRE DE GRACE—\$26,400

Name not given..... 10,000

1 claim..... 1,000

LUTHERVILLE—\$135,000

Name not given..... 125,000

MIDDLETOWN—\$11,028

Name not given..... 6,025

Name not given..... 5,000

PARIS—\$13,460

Name not given..... 15,330

\$3,000 to \$5,000: 2 names not given..... 8,130

PIKEVILLE—\$20,000

\$3,000 to \$5,000: 2 names not given..... 10,000

PRINCESS ANNE—\$26,793

\$5,000 to \$8,000: 2 names not given..... 12,643

Name not given..... 3,500

RUXTON—\$26,506

Name not given..... 13,253

SALISBURY—\$75,000

Name not given..... 10,000

\$5,000 to \$8,000: 2 names not given..... 10,020

5 \$1,000 claims..... 5,500

Industrial: Co. No. 6, 89 claims..... 11,002

SANDY SPRING—\$17,500

Name not given..... 10,000

Name not given..... 7,500

SILVER SPRING—\$21,000

Name not given..... 11,000

Name not given..... 3,000

3 \$2,000 claims..... 6,000

1 claim..... 1,000

MASSACHUSETTS

ADRIAN—\$13,130

Name not given..... 13,130

ALLSTON—\$17,686

Name not given..... 5,163

Name not given..... 3,000

2 \$2,000 claims..... 4,507

5 \$1,000 claims..... 5,015

MASSACHUSETTS—Continued

\$5,000 to \$8,000: 2 names	12,109
not given	21,767
\$3,000 to \$5,000: 5 names	11,997
not given	10,398
6 \$2,000 claims	
10 \$1,000 claims	
FALMOUTH—\$52,000	
Name not given	20,000
Name not given	2,612
FITCHBURG—\$156,200	
Name not given	10,117
\$3,000 to \$5,000: 3 names	15,000
not given	4,123
2 \$2,000 claims	4,431
4 \$1,000 claims	376
Industrial: Co. No. 5, 376	75,395
claims	
FRAMINGHAM—\$78,000	
\$3,000 to \$5,000: 3 names	9,635
not given	6,014
2 \$2,000 claims	5,500
5 \$1,000 claims	216
Industrial: Co. No. 5, 216	44,745
claims	
GARDNER—\$124,200	
Name not given	10,149
Name not given	7,689
Name not given	3,024
4 \$2,000 claims	8,406
4 \$1,000 claims	4,250
GREAT BARRINGTON—\$74,000	
\$15,000 to \$20,000: Francis T. Gassett	2,000
1 claim	1,000
1 claim	
HAMILTON—\$122,297	
Name not given	50,725
Name not given	50,000
1 claim	2,000
1 claim	
HATFIELD—\$456,000	
Name not given	56,266
Name not given	45,000
Name not given	30,625
Name not given	15,066
Name not given	10,014
Name not given	4,000
2 \$2,000 claims	1,121
1 claim	58,023
Industrial: Co. No. 5, 261	
claims	
HINGHAM—\$86,000	
Name not given	22,000
Name not given	5,000
1 claim	2,298
3 \$1,000 claims	3,500
HOLYOKE—\$597,232	
Name not given	25,541
Name not given	25,000
Name not given	10,000
\$5,000 to \$8,000: 2 names	13,000
not given	42,512
\$3,000 to \$5,000: Christopher T. Callahan, Wojciech Szezbura, 7 names	10,110
5 \$2,000 claims	30,737
25 \$1,000 claims	114,026
Industrial: Co. No. 5, 440	
claims	
HYANNIS—\$47,250	
Name not given	10,000
3 \$2,000 claims	6,000
JAMAICA PLAIN—\$30,820	
\$8,000 to \$12,000: Robt. C. McGowan, 1 name not given	22,695
Name not given	4,000
4 \$1,000 claims	4,125
LAWRENCE—\$266,000	
Name not given	47,000
Name not given	12,000
\$3,000 to \$5,000: 2 names	8,025
not given	6,644
3 \$2,000 claims	7,016
7 \$1,000 claims	663
Industrial: Co. No. 5, 663	136,798
claims	
LEOMINSTER—\$214,000	
Name not given	35,000
Name not given	6,587
\$3,000 to \$5,000: Ralph Whitney, 5 names not given	22,709
1 claim	2,000
5 \$1,000 claims	5,041
LEXINGTON—\$114,000	
Name not given	9,770
\$5,000 to \$8,000: 2 names	11,600
not given	4,500
2 \$2,000 claims	1,005
1 claim	
LINCOLN—\$35,704	
Name not given	10,000
\$3,000 to \$5,000: 2 names	10,000
not given	30,000
Name not given	11,663
4 \$2,000 claims	8,000
4 \$1,000 claims	4,000
LOWELL—\$314,000	
\$8,000 to \$12,000: Richard McClusky, 1 name not given	21,239
\$5,000 to \$8,000: 2 names	12,769
not given	10,000
\$3,000 to \$5,000: 2 names	4,011
not given	13,037
13 \$1,000 claims	157,200
Industrial: Co. No. 5, 824	
claims	

LYNN—\$508,846

Harold Schaffer	75,000
Name not given	12,500
\$8,000 to \$12,000: 2 names	20,098
not given	11,036
\$5,000 to \$8,000: 2 names	29,000
not given	26,000
\$3,000 to \$5,000: 7 names	16,000
not given	
13 \$2,000 claims	
8 \$1,000 claims	
MALDEN—\$266,000	
Raphael Schulman	44,070
Name not given	15,000
\$3,000 to \$5,000: 3 names	9,000
not given	6,500
3 \$2,000 claims	5,362
5 \$1,000 claims	174,932
Industrial: Co. No. 5, 831	
claims	
MANSFIELD—\$50,000	
Name not given	10,000
3 \$2,000 claims	6,000
MEDFORD—\$186,000	
Name not given	10,000
Name not given	5,014
\$3,000 to \$5,000: 5 names	18,127
not given	14,074
7 \$2,000 claims	9,000
9 \$1,000 claims	
MELROSE—\$178,000	
Name not given	9,000
\$5,000 to \$8,000: 2 names	11,952
not given	11,885
\$3,000 to \$5,000: 3 names	4,000
not given	2,186
2 \$2,000 claims	
2 \$1,000 claims	
METHUEN—\$52,400	
Name not given	10,000
Name not given	3,000
2 \$1,000 claims	2,329
MILBURY—\$45,000	
Name not given	10,000
1 claim	2,000
2 \$1,000 claims	3,000
MILTON—\$361,584	
Name not given	151,602
\$8,000 to \$12,000: 3 names	31,314
not given	7,009
\$3,000 to \$5,000: 2 names	2,000
not given	2,267
1 claim	
2 \$1,000 claims	
NEW BEDFORD—\$542,000	
Name not given	15,000
Name not given	5,023
\$3,000 to \$5,000: 10 names	38,111
not given	10,000
5 \$2,000 claims	19,623
18 \$1,000 claims	
NEWBURY—\$83,500	
Name not given	15,000
\$8,000 to \$12,000: 2 names	20,250
not given	5,000
Name not given	1,500
1 claim	
2 \$1,000 claims	
NEWBURYPORT—\$66,400	
\$3,000 to \$5,000: 2 names	9,000
not given	4,000
2 \$2,000 claims	2,000
2 \$1,000 claims	9,000
Name not given	
NEWTON—\$93,000	
Name not given	5,005
Name not given	3,000
3 \$2,000 claims	6,582
1 claim	1,000
NEWTON CENTRE—\$382,419	
Francis M. Wilson	189,057
Name not given	20,086
\$15,000 to \$20,000: 2 names	29,373
not given	30,000
\$12,000 to \$15,000: 2 names	10,000
not given	5,078
Name not given	5,000
2 \$2,000 claims	4,500
6 \$1,000 claims	6,803
NEWTONVILLE—\$183,846	
Name not given	50,000
\$8,000 to \$12,000: 2 names	22,000
not given	12,837
\$5,000 to \$8,000: 2 names	10,578
not given	4,030
\$3,000 to \$5,000: 3 names	
not given	
4 \$1,000 claims	
NORTH ADAMS—\$117,000	
\$3,000 to \$5,000: 3 names	13,000
not given	8,000
4 \$2,000 claims	10,500
10 \$1,000 claims	33,173
Industrial: Co. No. 5, 136	
claims	
NORTHBIDGE—\$30,064	
Name not given	10,000
Name not given	5,032
NORWOOD—\$20,000	
3 \$2,000 claims	6,000
4 \$1,000 claims	4,000
PITTSFIELD—\$244,000	
Name not given	15,000
Name not given	10,000
\$5,000 to \$8,000: 3 names	21,500
not given	12,868
\$3,000 to \$5,000: 4 names	6,031
not given	14,327
3 \$2,000 claims	154
14 \$1,000 claims	34,526
Industrial: Co. No. 5, 154	
claims	

PLAINVILLE—\$20,000

\$8,000 to \$12,000: Horace C. Madxim	
POINT OF PINES—\$30,000	
Name not given	30,000
QUINCY—\$121,800	
\$8,000 to \$12,000: 2 names	22,017
not given	4,383
4 \$1,000 claims	222
Industrial: Co. No. 5, 222	46,418
claims	
RANDOLPH—\$77,200	
Name not given	18,425
\$3,000 to \$5,000: Roy Smith, 1 name not given	7,059
2 \$1,000 claims	2,001
REVERE—\$104,000	
Max Dine	12,742
\$8,000 to \$12,000: 2 names	20,100
not given	5,056
Name not given	2,021
1 claim	1,000
1 claim	
ROCKLAND—\$36,400	
\$3,000 to \$5,000: 2 names	5,563
not given	4,000
2 \$2,000 claims	2,004
2 \$1,000 claims	
ROSLINDALE—\$12,000	
\$3,000 to \$5,000: 2 names	19,000
not given	2,000
2 \$1,000 claims	
SOUTH GARDNER—\$25,000	
Name not given	22,000
Name not given	3,000
SOUTH HADLEY—\$31,000	
2 \$2,000 claims	4,000
8 \$1,000 claims	9,399
SO. WEYMOUTH—\$35,318	
Name not given	10,000
\$3,000 to \$5,000: Kenneth McKenzie	
SPRINGFIELD—\$2,317,386	
Name not given	58,000
Name not given	27,889
Name not given	25,000
\$8,000 to \$12,000: 14 names	139,243
not given	79,206
\$5,000 to \$8,000: H. E. Packer, 5 names not given	58,461
\$3,000 to \$5,000: 19 names	42,148
not given	191,030
29 \$2,000 claims	
70 \$1,000 claims	
Industrial: Co. No. 5, 778	
claims	
SWAMPSCOTT—\$382,506	
Name not given	70,000
Name not given	39,000
Name not given	25,000
Name not given	25,429
\$20,000 to \$25,000: 2 names	50,000
not given	19,000
Name not given	2,000



"WELL, that means the house is her's whether I live or not until that mortgage is paid."

Life insurance as a method for retiring mortgages at the death of the head of the family is one of its most important functions. It means the family will not have to sell its home at a sacrifice because of financial pressure. It means that the family can continue to live in the same neighborhood and that further unhappiness in breaking old time ties will not be added to the tragedy of death. A life insurance application should be signed at the same time a mortgage is signed. The cost of the life insurance increases the carrying charges on the loan only slightly and it provides a bounteous amount of satisfaction and relief from worry.

ROXBURY—\$33,800

\$3,000 to \$5,000: 2 names	6,000
not given	15,877
7 \$2,000 claims	7,004
Industrial: Co. No. 5, 1,085	226,944
claims	
SALEM—\$208,000	
\$8,000 to \$12,000: 2 names	24,000
not given	7,000
Name not given	5,000
Name not given	2,000
1 claim	5,564
5 \$1,000 claims	95,700
Industrial: Co. No. 5, 444	
claims	
SAUGUS—\$61,200	
Name not given	13,061
Name not given	5,000
2 \$1,000 claims	2,468
SOMERVILLE—\$178,000	
Name not given	10,009
Name not given	7,460
\$3,000 to \$5,000: William Ennis, 3 names not given	14,385
3 \$2,000 claims	6,442
8 \$1,000 claims	9,124
SOUTHBORO—\$218,115	
Name not given	140,000
Name not given	20,000
\$8,000 to \$12,000: 3 names	30,000
not given	5,000
1 claim	1,059

Name not given	15,000
Name not given	10,000
Name not given	5,071
\$3,000 to \$5,000: Robert King, 1 name not given	7,000
1 claim	1,005
TAUNTON—\$110,000	
Name not given	10,000
\$3,000 to \$5,000: Andrew Galligan, 4 names not given	18,255
4 \$2,000 claims	8,117
3 \$1,000 claims	3,312
TURNERS FALLS—\$22,000	
Name not given	6,000
1 claim	2,000
3 \$1,000 claims	3,000
WABAN—\$164,225	
Harry W. Taylor	87,500
Name not given	50,000
Name not given	10,000
\$5,000 to \$8,000: 2 names	12,557
not given	3,168
Name not given	
WAKEFIELD—\$98,000	
Name not given	20,000
Name not given	5,000
1 claim	1,000
WALDEN—\$18,000	
\$15,000 to \$20,000: Charles McCarthy	
WALLASTON—\$24,000	
\$20,000 to \$25,000: Harry F. Abbott	
1 claim	2,000

WALTHAM—\$96,000

\$3,000 to \$5,000: 2 names	8,358
not given	4,070
2 \$2,000 claims	7,365
7 \$1,000 claims	
WARE—\$208,600	
Name not given	50,000
Name not given	35,000
3 \$2,000 claims	6,000
1 claim	1,000
WATERTOWN—\$326,000	
John H. Field	90,000
Name not given	18,000
Name not given	3,000
3 \$2,000 claims	6,500
5 \$1,000 claims	5,013
WELLESLEY—\$149,332	
Name not given	62,666
Name not given	5,000
WESTFIELD—\$94,000	
Name not given	12,885
\$5,000 to \$8,000	6,603
1 claim	2,000
6 \$1,000 claims	6,809
WEST NEWTON—\$92,300	
Name not given	35,000
Name not given	5,195
Name not given	3,000
1 claim	2,000
1 claim	1,000
WEYMOUTH—\$92,000	
Name not given	35,000
1 claim	2,000
WINCHESTER—\$402,214	
Name not given	74,412
George Nolley	55,294

\$20,000 to \$25,000: 3 names	7,990
not given	10,000
Name not given	6,510
\$3,000 to \$5,000: 12 names	49,346
not given	8,577
4 \$2,000 claims	5,155
5 \$1,000 claims	
WINTHROP—\$210,000	
Name not given	25,000
Name not given	15,166
Name not given	10,000
\$3,000 to \$5,000: Willie Kelley, 1 name not given	6,000
3 \$2,000 claims	6,073
5 \$1,000 claims	5,022
WOLLASTON—\$22,103	
Name not given	10,000
Name not given	6,000
2 \$2,000 claims	4,000
1 claim	1,000
WORCESTER—\$2,610,794	
Name not given	100,820
Name not given	35,472
Name not given	36,000
Name not given	58,562
\$20,000 to \$25,000: 2 names	45,277
not given	10,000
\$5,000 to \$8,000: 5 names	31,529
not given	5,000
\$3,000 to \$5,000: W. F. Duffy, Lucy Osborne, 13 names not given	60,522
15 \$2,000 claims	30,664
69 \$1,000 claims	76,663</

MICHIGAN—Continued

\$8,000 to \$12,000: John Kanalos, Henry Newman, Edward M. Johnson, Herbert Van Felt, Carl F. Muenz, Louis Weinstein, D. G. Stanbrough, Deane D. Southwick, E. F. Shad, Lloyd O. Schultz, Louis Sanborn, Robert Kay, Trygve Joletad, Anthony H. Graef, J. W. Clark, Harry Caplan, Herman Bauer, Melvin Dare, Jennie W. Jones, 30 names not given.....521,656	
\$5,000 to \$8,000: G. Wayne Weir, Jacob Oppenheim, Edgar W. Glasgow, Thomas E. Wigardh, Chas. A. Perry, Henry D. Marks, Bethune Duffield, Chas. H. Luce, Frederick Blinn, Frank E. Kirby, Ernest E. Ormsby, William A. Ralph, Jr., Julius Saperstein, Arthur Halligan, Henry N. Hageman, Bernhard Cyrowski, 21 names not given.....501,785	
\$3,000 to \$5,000: Neil Winters, Jacob Smith, Joseph E. Simpson, Jr., Clarence G. Sawyers, Geo. W. Moore, Arthur R. McGeacky, Rowland H. Lockwood, Zigmunt Lewandowski, Michael Jacobs, A. F. Hancock, Joseph Cannon, James R. Brown, Edward H. Baker, Robert Teskie, Chas. M. Tackels, William S. Edcliffe, William M. Andrews, John Naylor, Robt. L. Lytle, Frederick M. Williams, Wm. C. Anderson, Toni Josef, Lewis Hoffman, Wm. W. Henderson, Thomas J. Foster, Chas. W. Chapman, Milo L. Bryant, Morris Benesone, James Mulherin, Will E. Collins, Walter Anderson, John J. Fay, Philip B. Rapp, Charles E. Gonyon, Edward P. Richards, William R. Thornton, Albert C. Werner, Harry N. Wartikoff, Frederick Stewart, John T. Shephard, Harry Schwartz, Wm. A. Roberts, August Nessler, Gustav Luckner, Louis P. Hicks, Herman Bruce, Charles Dayton, Hattie Jane Debatiste, D. R. Case, William Brons, Walter Brooks, Dan Bachilla, Samuel L. Lewis, 85 names not given.....551,035	
115 \$2,000 claims.....454	
575 \$1,000 claims.....588,350	
Industrial: Co. No. 5, 1,312 claims.....282,874	
Co. No. 8, 233 claims.....65,727	
Co. No. 9, 1,097 claims.....197,796	
Co. No. 11, 174 claims.....38,836	

DOWAGIAC—\$172,374

Name not given.....100,000	
Name not given.....10,000	
4 \$2,000 claims.....8,265	
5 \$1,000 claims.....5,374	

ESCANABA—\$188,000

\$5,000 to \$8,000: Ivan G. English.....22,081	
\$2,000 to \$5,000: David A. Oliver, 4 names not given.....22,081	
5 \$2,000 claims.....10,204	
8 \$1,000 claims.....8,507	

FERDALE—\$18,071

\$3,000 to \$5,000: Edward E. McLaren, 1 name not given.....8,000	
3 \$2,000 claims.....6,000	
3 \$1,000 claims.....2,743	

FLINT—\$940,566

\$25,000 to \$30,000: James H. Woolman.....22,000	
Name not given.....22,000	
\$12,000 to \$15,000: Earl M. Bennett.....17,016	
\$8,000 to \$12,000: 3 names not given.....17,016	
\$5,000 to \$8,000: Charles G. Casterlin, Evan J. Townsend, Walter Heginbottom, 18,053	
\$3,000 to \$5,000: Emil Dembowski, Archie A. Haint, Henry D. Wright, 7 names not given.....43,000	
20 \$2,000 claims.....42,075	
43 \$1,000 claims.....59,971	
Industrial: Co. No. 5, 68 claims.....11,233	
Co. No. 8, 36 claims.....6,221	
Co. No. 9, 77 claims.....31,239	

GRAND BLANC—\$101,750

Name not given.....72,750	
1 claim.....1,000	

GRAND HAVEN—\$70,000

Name not given.....5,051	
Name not given.....4,000	
1 claim.....2,000	
4 \$1,000 claims.....4,382	

GRAND RAPIDS—\$3,004,052

Name not given.....28,000	
\$20,000 to \$25,000: Wm. Henry Allen, Raymond Vischer, Harry E. Hoken, 3 names not given.....67,600	
\$15,000 to \$20,000: Ralph J. Gilbert, 3 names not given.....68,562	
\$12,000 to \$15,000: 5 names not given.....79,804	
\$8,000 to \$12,000: Alvin T. Tholts, 5 names not given.....53,476	
\$5,000 to \$8,000: Charles F. Kade, Sr., Richard R. Bean, David Wolf, 8 names not given.....68,612	
\$3,000 to \$5,000: Harry G. Robertson, Dr. Robert N. Freyl, Albert J. Laninga, Albert C. Bertch, Maxville Headley, James G. Alexander, 15 names not given.....85,653	
43 \$2,000 claims.....92,025	
110 \$1,000 claims.....111,665	
Industrial: Co. No. 5, 94 claims.....9,355	
Co. No. 8, 6 claims.....1,381	
Co. No. 6, 154 claims.....27,711	

GREENVILLE—\$91,000

Name not given.....25,000	
3 \$2,000 claims.....6,000	
10 \$1,000 claims.....10,571	

GROSSE ISLE—\$18,724

Name not given.....15,724	
\$3,000 to \$5,000: A. J. Smith.....2,000	

GROSSE POINTE—\$348,641

Warren Packard.....160,000	
Ed. M. Mancourt.....71,220	
\$15,000 to \$20,000: 3 names not given.....56,000	
Name not given.....5,497	
\$3,000 to \$5,000: Jack E. Cremer, 2 names not given.....10,520	
1 claim.....2,037	
2 \$1,000 claims.....2,136	

HANCOCK—\$71,200

Name not given.....10,000	
Name not given.....5,000	
2 \$2,000 claims.....4,041	
1 claim.....1,000	

HART—\$26,200

Name not given.....4,000	
1 claim.....2,022	
4 \$1,000 claims.....4,150	

HASTINGS—\$39,000

\$3,000 to \$5,000: Robt. Henderson, 2 names not given.....14,100	
1 claim.....2,000	
3 \$1,000 claims.....2,004	

HIGHLAND PARK—\$530,000

Name not given.....22,032	
\$15,000 to \$20,000: Thomas J. Foster, 1 name not given.....34,071	
Name not given.....12,000	
\$3,000 to \$5,000: Joseph Marshall, Edward Ziegler.....8,170	
2 \$2,000 claims.....4,000	
8 \$1,000 claims.....5,500	

HOLLAND—\$442,273

Raymond Vischer.....192,000	
Name not given.....75,000	
\$8,000 to \$12,000: N. Eschaggers.....11,233	
\$3,000 to \$5,000: Dewey Bomers, Derk E. Vanderveen, Henry H. Tien, 1 name not given.....17,072	
5 \$2,000 claims.....10,645	
6 \$1,000 claims.....6,000	

HORTON—\$26,000

\$15,000 to \$20,000: Arthur La Fosse.....12,945	
Name not given.....5,000	
1 claim.....2,000	
2 \$1,000 claims.....2,302	

HOWELL—\$34,400

Name not given.....10,000	
\$3,000 to \$5,000: Harry Goodrich.....2,029	
2 \$1,000 claims.....2,029	

HUDSON—\$44,000

Name not given.....8,000	
Name not given.....5,000	
1 claim.....1,000	

IONIA—\$55,000

Name not given.....3,000	
4 \$2,000 claims.....8,500	
5 \$1,000 claims.....5,000	

IRON MOUNTAIN—\$97,200

\$5,000 to \$8,000: Samuel E. Cruise, Fred S. Harman.....11,147	
\$3,000 to \$5,000: Harold Hartnett.....6,027	
3 \$2,000 claims.....5,704	
5 \$1,000 claims.....5,704	

IRON RIVER—\$39,200

Name not given.....4,540	
1 claim.....2,000	
4 \$1,000 claims.....4,325	

IRONWOOD—\$76,000

Name not given.....5,930	
Name not given.....5,000	
3 \$2,000 claims.....6,000	
8 \$1,000 claims.....6,297	

ISHPEMING—\$115,800

Name not given.....16,400	
\$2,000 to \$5,000: Murray Duncan, 2 names not given.....14,082	
5 \$2,000 claims.....10,062	
3 \$1,000 claims.....3,000	

JACKSON—\$599,100

Name not given.....24,740	
\$20,000 to \$25,000: Edward W. Glasgow.....28,060	
\$12,000 to \$15,000: 2 names not given.....12,582	
\$5,000 to \$8,000: 2 names not given.....12,582	
\$3,000 to \$5,000: Edward A. Werner, Louis Lady, Martin F. Conway, Maurice E. Pruney, Irving Fowler, Helance D. Jackson, 11 names not given.....73,659	
12 \$2,000 claims.....25,537	
35 \$1,000 claims.....36,940	
Industrial: Co. No. 9, 64 claims.....11,665	

KALAMAZOO—\$530,460

Name not given.....35,000	
Name not given.....27,000	
\$12,000 to \$15,000: 3 names not given.....44,000	
\$8,000 to \$12,000: 3 names not given.....29,426	
\$5,000 to \$8,000: Frank E. Hill.....33,805	
\$3,000 to \$5,000: Edmund Balyeat, George B. Parks, Arthur Shields, 6 names not given.....24,147	
12 \$2,000 claims.....12,909	
Industrial: Co. No. 9, 71 claims.....12,909	

LAKEVIEW—\$11,113

Name not given.....5,007	
Name not given.....4,000	
1 claim.....2,106	

LANSING—\$748,800

Name not given.....57,016	
Name not given.....13,378	
Name not given.....10,000	
\$5,000 to \$8,000: Elwood Craig, Marunus L. Holm, Claud L. Austin.....19,402	
\$3,000 to \$5,000: John P. Hopkins, Frank H. Carr, William Gilmore, 4 names not given.....23,000	
21 \$2,000 claims.....43,687	
30 \$1,000 claims.....31,085	
Industrial: Co. No. 9, 79 claims.....14,302	

LAPEER—\$26,000

Name not given.....10,000	
---------------------------	--

LEONIDAS—\$21,101

\$5,000 to \$8,000: Adam Spencer, Spencer Bowser.....9,101	
\$3,000 to \$5,000: 2 names not given.....5,000	
2 \$2,000 claims.....5,000	

LESLIE—\$24,700

Name not given.....5,007	
2 \$2,000 claims.....4,000	
1 claim.....1,001	

LUDINGTON—\$131,200

Name not given.....29,154	
Name not given.....5,000	
1 claim.....2,000	
13 \$1,000 claims.....13,817	

MANCERONA—\$30,000

\$3,000 to \$5,000: 3 names not given.....13,878	
1 claim.....1,049	

MANISTEE—\$63,000

\$5,000 to \$12,000: G. Kit-singer.....5,000	
Name not given.....4,632	
4 \$1,000 claims.....4,632	

MAPLE RIDGE TP.—\$50,000

Name not given.....50,000	
---------------------------	--

MARQUETTE—\$122,000

\$2,000 to \$5,000: 2 names not given.....6,115	
5 \$2,000 claims.....10,448	
11 \$1,000 claims.....12,719	

MASON—\$23,200

4 \$2,000 claims.....8,046	
3 \$1,000 claims.....3,259	

MENOMINEE—\$80,000

Name not given.....9,289	
Name not given.....5,000	
1 claim.....2,000	
5 \$1,000 claims.....5,341	

MONROE—\$151,000

\$12,000 to \$15,000: George Mead, Ransom E. Dull, 28,000	
\$8,000 to \$12,000: Name not given.....9,500	
\$5,000 to \$8,000: Edward S. Kinsey, 1 name not given.....12,882	
\$3,000 to \$5,000: Charles F. Lenon.....23,209	
11 \$2,000 claims.....5,534	
5 \$1,000 claims.....5,534	

MT. CLEMENS—\$193,000

\$20,000 to \$25,000: Frank Bakeman.....20,082	
\$8,000 to \$12,000: 2 names not given.....19,000	
\$3,000 to \$5,000: Onkar A. Andrews, Matthew Sluash, 1 name not given.....14,098	
6 \$2,000 claims.....12,591	
4 \$1,000 claims.....4,000	

MUSKEGON—\$380,000

\$20,000 to \$25,000: William H. Betts.....10,221	
Name not given.....10,221	
\$5,000 to \$8,000: Louis Schroeder, 1 name not given.....13,624	
\$3,000 to \$5,000: Wm. W. Andrews, 4 names not given.....15,559	
8 \$2,000 claims.....15,431	
24 \$1,000 claims.....25,609	

MUSKEGON HTS.—\$106,000

\$3,000 to \$5,000: Marvin R. Walkley, 1 name not given.....10,000	
4 \$2,000 claims.....8,500	
5 \$1,000 claims.....5,086	

NASHVILLE—\$42,250

\$25,000 to \$30,000: Carl Brown.....2,430	
1 claim.....2,430	

NEGAUNEE—\$30,000

Name not given.....4,000	
2 \$2,000 claims.....4,453	
4 \$1,000 claims.....4,376	

NEWAYGO—\$37,018

Name not given.....10,183	
\$3,000 to \$5,000: 2 names not given.....8,000	
4 \$2,000 claims.....4,035	

NEWBERRY—\$34,000

\$3,000 to \$5,000: William H. Palmer, 1 name not given.....8,000	
2 \$1,000 claims.....2,000	

NILES—\$36,500

Name not given.....5,000	
2 \$2,000 claims.....4,000	
3 \$1,000 claims.....3,500	

NORTH ADAMS—\$10,000

\$3,000 to \$5,000: John Williams, 1 name not given.....10,000	
--	--

ONTONAGON—\$22,675

Name not given.....6,792	
6 \$1,000 claims.....6,183	

ORCHARD LAKE—\$10,210

Name not given.....10,210	
---------------------------	--

PETOSKEY—\$94,500

Name not given.....5,029	
\$3,000 to \$5,000: Samuel Smith, Playford.....11,511	
1 name not given.....11,511	
3 \$2,000 claims.....2,365	
3 \$1,000 claims.....2,365	

PIGEON—\$24,000

\$20,000 to \$25,000: Ernest Paul.....73,000	
\$15,000 to \$20,000: 2 names not given.....38,000	
3 \$1,000 claims.....2,000	

PLAINWELL—\$125,200

John F. Easley.....70,000	
Name not given.....51,000	
Nathan Blumrosen.....41,203	
Name not given.....40,500	

PONTIAC—\$776,019

Name not given.....70,000	
Name not given.....51,000	
Nathan Blumrosen.....41,203	
Name not given.....40,500	

LAPEER—\$26,000

Name not given.....10,000	
---------------------------	--

One Way Human Candle Can Throw Its Beams Past Bitter Hour

THIS almost incredible showing of national insurance benefit reckoned in terms of billions may well cause moderns to wonder how the human race managed to struggle along before insurance was invented.

A statement showing that more than \$100,000,000,000 of life insurance is in force is almost fascinating, altogether thrilling. THE NATIONAL UNDERWRITER speaks in terms of cold figures—their immensity—their high unbeliefableness. The holder of a policy, whether it be for \$1,000 or \$1,000,000, is more inclined to regard it in terms of comfort for those left behind when his brief part is played. It is one way the human candle can throw its beams far past the bitter hour of death.

Life insurance helps self-assurance—B. C. Forbes

MISSISSIPPI—Continued

Vance, 4 names not given..... 29,143
6 \$1,000 claims..... 6,001
Industrial: Co. No. 2..... 3,570
Co. No. 8, 11 claims..... 2,106

LEXINGTON—\$29,000

\$3,000 to \$5,000: Richard Bennett Shivers, 2 names not given..... 10,574
3 \$2,000 claims..... 7,000
1 claim..... 1,046

LIBERTY—\$17,000

\$15,000 to \$20,000: Wallace Jackson..... 20,000

LORMAN—\$37,061

Name not given..... 20,000
Name not given..... 10,000
Name not given..... 7,061

LOUISVILLE—\$30,300

\$3,000 to \$5,000: Thomas Lee McGraw, Elias A. West..... 9,094
5 \$2,000 claims..... 10,540
2 \$1,000 claims..... 2,150

LUCEDALE—\$31,105

\$20,000 to \$25,000: Jett C. Dorsett..... 6,105

1 claim..... 2,000
2 \$1,000 claims..... 2,000

MACON—\$22,700

Name not given..... 7,425
\$3,000 to \$5,000: H. Skinner, Sr..... 1,000

MERIDIAN—\$352,000

\$15,000 to \$20,000: Edward S. Curtice..... 12,147

\$12,000 to \$15,000: James Terrell Lowry..... 8,000

\$8,000 to \$12,000: 3 names not given..... 28,477

\$5,000 to \$8,000: Virgil E. Hartzog, 1 name not given..... 10,406

\$3,000 to \$5,000: Edith Mock Weidman, Merrill E. Greer, Jesse Emmett Joiner, 4 names not given..... 27,863

6 \$2,000 claims..... 12,147
8 \$1,000 claims..... 8,506

Industrial: Co. No. 2..... 7,605
Co. No. 8, 31 claims..... 5,365

Co. No. 10, 104 claims..... 10,629

METCALFE—\$84,523

Name not given..... 74,286
Name not given..... 8,217

1 claim..... 2,021

NEW ALBANY—\$28,400

\$3,000 to \$5,000: Andrew Augustus Miller, 1 name not given..... 5,954

3 \$2,000 claims..... 6,500
5 \$1,000 claims..... 5,000

Industrial: Co. No. 2..... 739

NEWTON—\$41,610

\$25,000 to \$30,000: James R. Rowzee..... 4,019

2 \$2,000 claims..... 1,000
1 claim..... 1,000

OCEAN SPRINGS—\$60,240

Jno. B. Honor..... 50,000

\$3,000 to \$5,000: Chas. Brewer..... 1,175

1 claim..... 1,175

OKOLONA—\$43,500

Name not given..... 15,289
Name not given..... 5,000

1 claim..... 2,000
3 \$1,000 claims..... 3,000

Industrial: Co. No. 2..... 707

PASS CHRISTIAN—\$23,900

Name not given..... 10,091
1 claim..... 1,000

PHILADELPHIA—\$33,200

Name not given..... 11,000
\$5,000 to \$8,000: George E. Wilson..... 3,000

Name not given..... 2,000

POCAHONTAS—\$28,033

Name not given..... 19,009
\$5,000 to \$8,000: Ellwood K. Middleton..... 2,024

1 claim..... 1,000

SHAW—\$25,000

\$5,000 to \$8,000: Olga Ellis House, William M. Block, Jr..... 14,500

SHUQUALAK—\$62,288

Name not given..... 52,281
Name not given..... 8,000

2 \$1,000 claims..... 2,007

STARKVILLE—\$28,988

Name not given..... 10,000
Name not given..... 4,027

1 claim..... 2,000
1 claim..... 1,000

SUMNER—\$67,487

Name not given..... 55,000
Name not given..... 10,000

2 \$1,000 claims..... 2,487

SUNFLOWER—\$29,076

\$20,000 to \$25,000: Robert C. Norris..... 2,000

2 \$1,000 claims..... 2,076

TUPELO—\$89,000

\$8,000 to \$12,000: James T. Gregory, 1 name not given..... 20,000

\$5,000 to \$8,000: Thomas F. Elkin..... 3,000

\$3,000 to \$5,000: Fred G. Camp..... 8,011

4 \$2,000 claims..... 8,011
3 \$1,000 claims..... 3,057

Industrial: Co. No. 2..... 1,599

TUTWEILER—\$73,992

Name not given..... 45,000
\$20,000 to \$25,000: Fred Melvine Cribbs..... 3,000

Name not given..... 4,017
2 \$2,000 claims..... 4,017

VICKSBURG—\$214,600

Name not given..... 40,000
Name not given..... 10,000

\$5,000 to \$8,000: Vestal Clyde Betz, 4 names not given..... 33,741

\$2,000 to \$5,000: 7 names not given..... 23,689

5 \$2,000 claims..... 10,042
6 \$1,000 claims..... 6,098

Industrial: Co. No. 2..... 3,359
Co. No. 8, 25 claims..... 6,412

Co. No. 10, 117 claims..... 9,817

WEST POINT—\$40,600

\$3,000 to \$5,000: J. W. Gris- ham, G. H. Little, Lyman M. Russell, 2 names not given..... 15,988

1 claim..... 2,000
Industrial: Co. No. 2..... 526

WOODLAND—\$10,215

\$5,000 to \$8,000: James Ellis Wofford..... 3,211

Name not given..... 3,211

YAZOO CITY—\$68,000

\$15,000 to \$20,000: John B. Devoto..... 3,000

\$3,000 to \$5,000: Jno. Clay- born Neel, 2 names not given..... 14,000

4 \$1,000 claims..... 4,000
Industrial: Co. No. 2..... 845

Co. No. 8, 14 claims..... 2,331

FAIRPLAY—\$16,222

\$3,000 to \$5,000: William Aven, 1 name not given..... 7,033

4 \$2,000 claims..... 8,189
1 claim..... 1,000

FARMINGTON—\$30,000

Name not given..... 8,033
1 claim..... 2,500

JEFFERSON CITY—\$158,000

\$15,000 to \$20,000: Joseph Osgood..... 3,000

\$5,000 to \$8,000: George E. Grant..... 6,032

\$3,000 to \$5,000: 2 names not given..... 6,032

MARYVILLE—\$66,400

\$5,000 to \$8,000: William Everhart..... 10,606

5 \$2,000 claims..... 10,606

MEXICO—\$66,000

\$3,000 to \$5,000: Frank Tratt, 1 name not given..... 6,000

4 \$2,000 claims..... 8,000
3 \$1,000 claims..... 3,000

NEVADA—\$76,000

\$8,000 to \$12,000: Thomas Craig..... 3,002

3 \$2,000 claims..... 7,509
2 \$1,000 claims..... 2,331

NORBORNE—\$27,800

\$15,000 to \$20,000: Frank A. Wolf..... 18,500

Name not given..... 18,500
\$8,000 to \$12,000: William Chaudet, 1 name not given..... 20,000

Name not given..... 5,000

OHRICK—\$13,000

\$5,000 to \$8,000: Robert Dillen..... 3,000

\$3,000 to \$5,000: Claud Faris..... 2,000

PALMYRA—\$35,500

\$3,000 to \$5,000: Benjamin Glahn, William Gilkinson, 1 name not given..... 11,138

1 claim..... 2,500

PARKVILLE—\$16,000

\$5,000 to \$8,000: Harry C. Noland, Jerry D. Atkins..... 14,000

1 claim..... 2,000

POPLAR BLUFF—\$63,000

\$12,000 to \$15,000: Robert Reed..... 4,032

4 \$1,000 claims..... 4,032

PUXICO—\$13,040

Name not given..... 12,035
1 claim..... 1,010

REA—\$15,000

\$12,000 to \$15,000: Everett B. Lightle..... 35,106

24 \$2,000 claims..... 35,264
27 \$1,000 claims..... 27,982

Industrial: Co. No. 5, 51 claims..... 10,634

Co. No. 8, 16 claims..... 3,053

Co. No. 10, 44 claims..... 4,649

ST. GENEVIEVE—\$42,200

Name not given..... 7,136
\$3,000 to \$5,000: L. C. Jorist..... 2,000

1 claim..... 2,000
3 \$1,000 claims..... 3,000

ST. JOSEPH—\$1,100,000

\$20,000 to \$25,000: George A. Connell..... 15,387

Name not given..... 30,000
\$12,000 to \$15,000: 2 names not given..... 30,000

\$5,000 to \$12,000: Chas. C. Brady, 2 names not given..... 30,000

\$5,000 to \$8,000: Jacob A. Schlom, Mark J. Farber, 4 names not given..... 27,692

\$3,000 to \$5,000: Walter E. Buck, Leroy A. Clark, 7 names not given..... 35,106

24 \$2,000 claims..... 35,264
27 \$1,000 claims..... 27,982

Industrial: Co. No. 5, 51 claims..... 10,634

Co. No. 8, 16 claims..... 3,053

Co. No. 10, 44 claims..... 4,649

ST. LOUIS—\$29,170,000

Name not given..... 210,388
Samuel Garber..... 177,000

Name not given..... 150,000
Name not given..... 130,000

John F. Betts..... 123,000
Eugene H. Angert..... 160,000

Name not given..... 108,000
William Martin..... 182,500

Name not given..... 90,000
Robert T. Deacon..... 85,000

Louis Ackerman..... 80,000
Samuel Himes..... 70,000

Frank Henry..... 70,000
Eugene J. McMahon..... 68,000

Sigmund Haggall..... 62,142
Dwight D. Currie..... 58,675

Karl E. Lubke..... 57,000
Henry Sicher..... 52,000

Name not given..... 50,586
Name not given..... 50,000

Name not given..... 50,000
Name not given..... 50,000

Samuel Bearman..... 50,000
Adolphus Meier..... 42,800

Name not given..... 40,000
Charles Teutenberg..... 39,000

Name not given..... 35,248
Name not given..... 30,594

\$25,000 to \$30,000: Charles H. Davis, 15 names not given..... 359,167

\$12,000 to \$15,000: Paul P. Murray, Joseph E. Muth, Herman Quernheim, Israel Shantz, Sam Berger, Paul Goslee, Fred Suerling, 7 names not given..... 220,582

\$8,000 to \$12,000: Frank Allhoff, Roy E. Starkey, Robert R. Wade, Frederick Thomson, William H. Thompson, W. C. Bevin- ton, Bernard Susman, M.



EVERY day this boy spends in school will pay him \$9.02 according to the United States Bureau of Education. Uneducated laborers average \$500 for 40 years or \$20,000. High school graduates average \$1,000 per year for 40 years or \$40,000. High school education requires 12 years of school of 180 days or a total of 2,160 days which makes each day worth \$9.02. And, according to Dean Lord of Boston University, a college education costing \$4,000 will increase a boy's earning power by \$1,800 a year for 40 years.

Life insurance is the best means of guaranteeing that a child will receive a full education despite the death or disability of his father.

FLAT RIVER—\$25,000

\$2,000 to \$5,000: T. L. Honey..... 6,000

3 \$2,000 claims..... 6,000
1 claim..... 1,000

FULTON—\$83,000

\$3,000 to \$5,000: Thomas J. Trig..... 10,556

5 \$2,000 claims..... 10,556
3 \$1,000 claims..... 3,000

GRANT CITY—\$26,000

\$3,000 to \$5,000: Oliver Mills, Edward Proctor..... 8,156

2 \$1,000 claims..... 2,095

HANNIBAL—\$81,000

\$3,000 to \$5,000: Dr. J. E. Howell..... 10,631

5 \$2,000 claims..... 10,631
3 \$1,000 claims..... 3,076

HARRISONVILLE—\$58,400

Name not given..... 15,000
Name not given..... 10,000

1 claim..... 2,500
2 \$1,000 claims..... 2,000

HAYTI—\$48,500

\$25,000 to \$30,000: Israel Kohn..... 45,000

Name not given..... 45,000
Edward Wilder..... 44,500

Hans von Unwerth..... 42,000
Arnold Tucker..... 40,500

John Schwetzel..... 37,500
Name not given..... 35,000

Name not given..... 34,500
Name not given..... 32,000

\$25,000 to \$30,000: John Kerr, William Bunting, Wallace Porter, Arthur Farnham, Fred Fleming, 2 names not given..... 201,975

\$20,000 to \$25,000: Jacob Weinberger, 3 names not given..... 96,000

\$15,000 to \$20,000: Wesley H. Gregory, 5 names not given..... 164,276

\$12,000 to \$15,000: 7 names not given..... 101,383

\$8,000 to \$12,000: Carmela D. Lafano, Ernest E. Smith, Conrad Hug, Howard Rose, Frederick Tappe, James Lane, William Flechter, John T. Wayland, William Miles, 14 names not given..... 232,659

KANSAS CITY—\$9,338,003

Frank McDermand..... 250,000
David M. Lighton..... 173,340

Willard B. Weaver..... 100,000
William A. Rose..... 100,000

James T. Franey..... 95,000
Name not given..... 63,000

Name not given..... 61,188
Name not given..... 52,618

Name not given..... 50,000
Name not given..... 45,000

Edward Wilder..... 44,500
Hans von Unwerth..... 42,000

Arnold Tucker..... 40,500
John Schwetzel..... 37,500

Name not given..... 35,000
Name not given..... 34,500

Name not given..... 32,000

JOPLIN—\$365,200

\$15,000 to \$20,000: 2 names not given..... 40,000

\$12,000 to \$15,000: 2 names not given..... 30,000

MISSOURI—Continued

Koehler, Hortense Jacobson, J. N. Hagen, F. W. Schaffner, Harry Stahl, Otto J. Gussrau, Philip Schwarz, Paul A. Gayer, Harry Heltsman, Jacob Waldeck, Walter H. Millan, 16 names not given.....	3 \$2,000 claims..... 6,500 9 \$1,000 claims..... 9,753 Industrial: Co. No. 10, 63 claims..... 7,893
SILEX—\$11,105 Name not given..... 5,000 3 \$2,000 claims..... 6,105	
SPRINGFIELD—\$535,400 Name not given..... 50,000 \$25,000 to \$30,000: 2 names not given..... 50,215 Name not given..... 20,000 \$12,000 to \$15,000: Bernhard Martin..... 8,000 \$8,000 to \$12,000: Louis Le Duc, Will Elmer Banks, 3 names not given..... 47,517 \$5,000 to \$8,000: James Smith, 2 names not given..... 18,266 \$3,000 to \$5,000: Charlie E. Moore, William Everhart, John R. Ferguson, Dr. John Boyd, Edward Wilhoit, Julius Seifert, J. W. Weitnauer, Thomas Ross Whitlock, 8 names not given..... 63,327 16 \$2,000 claims..... 32,269 27 \$1,000 claims..... 28,457 Industrial: Co. No. 2, 2, 938 Co. No. 8, 25 claims..... 5,204 Co. No. 10, 62 claims..... 8,812	
SWEET SPRINGS—\$27,200 \$3,000 to \$5,000: Thomas G. Nelson, George W. King, 1 name not given..... 13,140 2 \$1,000 claims..... 2,000	
UNIVERSITY CITY—\$155,966 Barnett Gram..... 62,000	

3 \$2,000 claims..... 6,500 9 \$1,000 claims..... 9,753 Industrial: Co. No. 10, 63 claims..... 7,893	
SILEX—\$11,105 Name not given..... 5,000 3 \$2,000 claims..... 6,105	
SPRINGFIELD—\$535,400 Name not given..... 50,000 \$25,000 to \$30,000: 2 names not given..... 50,215 Name not given..... 20,000 \$12,000 to \$15,000: Bernhard Martin..... 8,000 \$8,000 to \$12,000: Louis Le Duc, Will Elmer Banks, 3 names not given..... 47,517 \$5,000 to \$8,000: James Smith, 2 names not given..... 18,266 \$3,000 to \$5,000: Charlie E. Moore, William Everhart, John R. Ferguson, Dr. John Boyd, Edward Wilhoit, Julius Seifert, J. W. Weitnauer, Thomas Ross Whitlock, 8 names not given..... 63,327 16 \$2,000 claims..... 32,269 27 \$1,000 claims..... 28,457 Industrial: Co. No. 2, 2, 938 Co. No. 8, 25 claims..... 5,204 Co. No. 10, 62 claims..... 8,812	
SWEET SPRINGS—\$27,200 \$3,000 to \$5,000: Thomas G. Nelson, George W. King, 1 name not given..... 13,140 2 \$1,000 claims..... 2,000	
UNIVERSITY CITY—\$155,966 Barnett Gram..... 62,000	

Name not given..... 49,000 Name not given..... 15,000 Name not given..... 6,716 \$3,000 to \$5,000: L. M. Finley, 2 names not given..... 11,000 3 \$2,000 claims..... 6,000 1 claim..... 1,000	
WASHINGTON—\$62,500 \$8,000 to \$12,000: 2 names not given..... 20,000 \$3,000 to \$5,000: 2 names not given..... 6,000	
WEBB CITY—\$56,000 Name not given..... 6,250 \$3,000 to \$5,000: Julius Meinhardt..... 4,000 2 \$2,000 claims..... 2,000 Industrial: Co. No. 8, 4 claims..... 1,023	
WEBSTER GROVES—\$341,000 Name not given..... 60,000 Name not given..... 41,073 Name not given..... 25,000 Name not given..... 20,000 \$8,000 to \$12,000: 6 names not given..... 60,000 \$5,000 to \$8,000: Arthur Mittelberg, Thomas Brownlee, Alexander Russell..... 13,180 4 \$2,000 claims..... 8,570 8 \$1,000 claims..... 8,756	
WEST PLAINS—\$55,500 \$5,000 to \$8,000: Bolla Rinehart..... 10,148 \$3,000 to \$5,000: Vera L. McCann..... 5,053	

1 claim..... 2,500 2 \$1,000 claims..... 2,000	
LEWISTOWN—\$113,000 \$15,000 to \$20,000: Edw. B. Mondale..... 6,070 Name not given..... 3,000 \$3,000 to \$5,000: John Nodson, Robert G. Jhiell, Allen L. Wilson, 1 name not given..... 21,021 2 \$2,000 claims..... 4,044	
MISSOULA—\$134,000 Name not given..... 10,000 Name not given..... 5,051 \$3,000 to \$5,000: Edwin Fox, John M. Keith John C.	

Shwaller..... 12,912 2 \$2,000 claims..... 4,040 5 \$1,000 claims..... 5,000	
SIDNEY—\$24,300 \$8,000 to \$12,000: Edna A. Price..... 2,000 1 claim..... 2,000	
TOSTON—\$16,581 \$5,000 to \$8,000: Philip Mockel..... 4,000 \$3,000 to \$5,000: Dave Johnson..... 4,000 2 \$2,000 claims..... 4,056	
WHITEHALL—\$15,856 \$3,000 to \$5,000: Edwin Beall, 1 name not given..... 8,000	

A Mack, 1 name not given..... 27,000 5 \$2,000 claims..... 10,058 4 \$1,000 claims..... 4,097	
LINCOLN—\$650,200 \$20,000 to \$25,000: John Mills Mayhew..... 12,000 \$12,000 to \$15,000: Andrew Cuthbert Porter, Gus L. Skold, 1 name not given..... 40,281 \$8,000 to \$12,000: Michael J. Ryan, 2 names not given..... 30,400 \$5,000 to \$8,000: Roy C. Hall, 1 name not given..... 11,314 \$3,000 to \$5,000: Edward H. Klein, Molae E. Deutsch, Chas. H. Wood, Merlyn R. Patterson, Benjamin J. Muff, Henry J. Stuerts, Charles D. Woods, Gabriel Ellinger, James W. Trumble, 8 names not given..... 64,878 26 \$2,000 claims..... 53,400 30 \$1,000 claims..... 30,833 Industrial: Co. No. 5, 2 claims..... 500	
LYONS—\$11,116 \$3,000 to \$5,000: Arndt Moseman..... 6,000 3 \$2,000 claims..... 1,000 1 claim..... 1,000	
MCCOOK—\$57,000 \$5,000 to \$8,000: Thomas J. Cain..... 3,000 \$3,000 to \$5,000: Robert Honer..... 4,076 2 \$2,000 claims..... 2,000 2 \$1,000 claims..... 2,000	
MASON CITY—\$25,000 \$20,000 to \$25,000: Robert B. Walker..... 5,000 \$5,000 to \$8,000: George P. Kingsley..... 2,204 3 \$2,000 claims..... 6,000 2 \$1,000 claims..... 2,204	
MITCHELL—\$47,025 Name not given..... 25,000 \$3,000 to \$5,000: Fred L. Young, Harvey E. Cozad, 1 name not given..... 9,514 1 claim..... 2,000 2 \$1,000 claims..... 2,000	
NEBRASKA CITY—\$39,000 Name not given..... 4,000 4 \$2,000 claims..... 8,816	
NORFOLK—\$295,600 Name not given..... 95,000 Name not given..... 50,000 \$20,000 to \$25,000: George Dayton Butterfield..... 17,122 Name not given..... 5,301 \$3,000 to \$5,000: John Faubel, Herman A. Pasewalk, Herman W. Winter, Mary A. Pearce, 1 name not given..... 20,814 3 \$2,000 claims..... 6,000 5 \$1,000 claims..... 5,000	
NORTH PLATTE—\$134,000 \$5,000 to \$8,000: Clarence L. Coolidge, Michael J. Ryan, 2 names not given..... 22,981 \$3,000 to \$5,000: 3 names not given..... 9,423 3 \$2,000 claims..... 6,035 3 \$1,000 claims..... 3,111	
OMAHA—\$4,790,200 John A. Swanson..... 250,000 Name not given..... 187,000 Name not given..... 94,500 Walter C. Klopp..... 80,500 Name not given..... 70,000 Name not given..... 55,000 Name not given..... 45,000 James M. Kelley, Jr..... 36,556 \$25,000 to \$30,000: Clarke G. Powell, 1 name not given..... 54,000 Name not given..... 25,000 \$15,000 to \$20,000: Wm. H. Pruner, 2 names not given..... 54,000	

NEBRASKA

ASHLAND—\$27,200 \$3,000 to \$5,000: Peter Halmes, Seabury L. Sears..... 9,100 1 claim..... 2,048 2 \$1,000 claims..... 2,016	
ASHTON—\$40,941 Stephen S. Polski..... 38,441 1 claim..... 2,500	
BEATRICE—\$77,000 \$3,000 to \$5,000: Henry Wiebe, Robert F. Clark, Chas. H. Van Brunt..... 11,213 5 \$2,000 claims..... 10,148	
BEAVER CITY—\$17,500 \$15,000 to \$20,000: Edward J. Lambe..... 1,500 1 claim..... 1,500	

2 \$1,000 claims..... 2,000	
FREMONT—\$198,000 \$20,000 to \$25,000: Albert J. Eddy, 1 name not given..... 42,400 Name not given..... 9,200 \$3,000 to \$5,000: Henry Thomas Rebbe, Charles A. Metzinger, Roy T. Hardenbrook..... 15,956 5 \$2,000 claims..... 11,200 6 \$1,000 claims..... 6,500	
GRAND ISLAND—\$108,000 \$3,000 to \$5,000: William T. Detweiler..... 10,750 9 \$1,000 claims..... 11,623 1 name not given..... 11,623	

MONTANA

ANACONDA—\$64,400 \$3,000 to \$5,000: James T. White, 1 name not given..... 7,060 3 \$2,000 claims..... 6,038 1 claim..... 1,000	
BAKER—\$24,400 \$3,000 to \$5,000: Edward F. O'Brien, Stella E. Poterton..... 8,000 2 \$2,000 claims..... 4,500	
BILLINGS—\$256,200 Name not given..... 20,000 \$8,000 to \$12,000: Clarence M. Rein, Charles D. Coomber, 3 names not given..... 52,000 Name not given..... 6,000 \$3,000 to \$5,000: James Steele, Thomas F. Donovan, 1 name not given..... 14,092 6 \$2,000 claims..... 12,521 5 \$1,000 claims..... 5,000	
BOLE—\$12,000 \$3,000 to \$5,000: Carl A. Dale, Charles Henry Davis..... 10,000 1 claim..... 2,000	
BOZEMAN—\$94,200 \$8,000 to \$15,000: Charles A. Mull..... 5,000 \$5,000 to \$8,000: Wilbur F. Williams, 1 name not given..... 13,895 \$3,000 to \$5,000: Joseph R. Sharp, 1 name not given..... 8,000 3 \$2,000 claims..... 6,092 6 \$1,000 claims..... 6,471	
BUTTE—\$306,000 \$8,000 to \$12,000: Charles W. Goodale..... 5,024 Name not given..... 5,024 \$3,000 to \$5,000: Walter Kuharski, Andrew Hedman, Allen H. Connors, James F. Sullivan, Hugh McLaughlin, Michael Flahik, Alfred M. Finley, 5 names not given..... 42,483 22 \$2,000 claims..... 44,300 13 \$1,000 claims..... 13,015	

DEER LODGE—\$37,000 Edward Scharnikow..... 6,000 Name not given..... 3,000 1 claim..... 2,000	
DILLON—\$35,000 Name not given..... 10,000 1 claim..... 2,000 2 \$1,000 claims..... 2,500	
GLENDALE—\$29,000 Name not given..... 10,012 2 \$1,000 claims..... 2,000	
GREAT FALLS—\$144,000 \$8,000 to \$12,000: Newton T. Lease..... 7,055 Name not given..... 3,000 \$3,000 to \$5,000: 2 names not given..... 8,000 6 \$2,000 claims..... 13,103 7 \$1,000 claims..... 7,333	
HAYRE—\$33,400 \$5,000 to \$8,000: Mathias Garding, 1 name not given..... 13,620 2 \$2,000 claims..... 4,056 2 \$1,000 claims..... 2,010	
HELENA—\$255,200 \$25,000 to \$30,000: George Van Cleave..... 13,620 \$20,000 to \$25,000: Julius Holzman..... 15,000 \$15,000 to \$20,000: Carl B. Pfeiffer..... 12,000 \$12,000 to \$15,000: Dr. Ben Brooke..... 8,000 \$8,000 to \$12,000: 2 names not given..... 20,433 \$3,000 to \$5,000: Martin Higgins, James A. Livingston, Leon H. Allen, 7 names not given..... 35,032 4 \$2,000 claims..... 8,590 5 \$1,000 claims..... 5,000	
KALISPELL—\$100,020 Name not given..... 15,000 \$8,000 to \$12,000: Elijah E. Taylor..... 5,009 \$5,000 to \$8,000: James M. Mettler, John H. Stubbs, 2 names not given..... 17,612	

Mother's Care
Invaluable

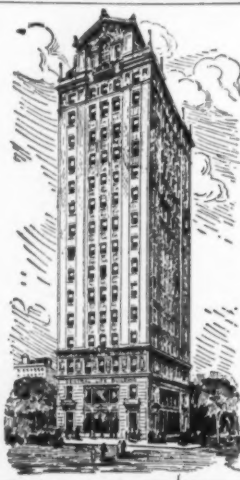
"In our opinion," says Miss Jeannette Townsend of the Infant Welfare Society of Chicago, "the value of a mother's care is literally invaluable."

Everything which goes into building a sounder, stronger family unit is a factor in the life of the younger members of the family, says the society. One of the two chief contributory causes of mortality in pre-school children, the society has found, is malnutrition due to faulty feeding.

Sufficient life insurance to allow a mother to give personal care to her children in case of the death of the father is imperative. Life insurance builds the sounder and stronger family unit, which the Infant Welfare Society deems so necessary.

BERTRAND—\$10,567 \$3,000 to \$5,000: 2 names not given..... 6,567 2 \$2,000 claims..... 4,000	
BROKEN BOW—\$37,200 \$3,000 to \$5,000: Joseph C. Moore, William Hanah..... 7,928 1 claim..... 2,000 3 \$2,000 claims..... 3,000	
CLAY CENTER—\$16,282 \$3,000 to \$5,000: Edward W. Orr, Enos Cowen, Chas. W. McClannahan..... 13,282 1 claim..... 2,000 1 claim..... 1,000	
COLUMBUS—\$54,000 Name not given..... 10,000 \$3,000 to \$5,000: Anders C. Anderson..... 2,032 1 claim..... 2,032	
ERICSON—\$14,000 \$12,000 to \$15,000: Robert Cato..... 12,077 6 \$2,000 claims..... 12,077	

2 \$2,000 claims..... 4,033 2 \$1,000 claims..... 2,066	
HASTINGS—\$220,000 Name not given..... 35,000 \$5,000 to \$8,000: Edw. J. Lambe, 1 name not given..... 14,500 \$3,000 to \$5,000: Enoch Holmes, Thomas Rowe, Chas. K. Lawson, 1 name not given..... 16,664 7 \$2,000 claims..... 14,091	
HEMINGFORD—\$13,234 \$12,000 to \$15,000: Keith L. Pierce..... 1,000	
HOLDREGE—\$46,000 \$8,000 to \$12,000: John H. Johnson..... 4,054 Name not given..... 2,039	
HOSKIN—\$10,000 \$3,000 to \$5,000: 2 names not given..... 10,000	
KEARNEY—\$140,200 Name not given..... 24,550 \$12,000 to \$15,000: John W.	



Meeting Agents Problems

The Central Life realizes that its development depends upon the man in the field. The officers of this company started as personal producers and consequently know the needs and understand the problems that confront an

agent. The company is especially equipped to meet these problems. Our policies fill every insurance need including participating, non-participating, sub-standard, juvenile and non-medical.

Write now for a permanent connection with this agency-minded company.

Central Life Insurance Company

Alfred MacArthur, Pres.

OF ILLINOIS
CHICAGO

R. E. Irish, Vice Pres.

NEBRASKA—Continued

\$12,000 to \$15,000: Wm. H. Osterberg, 1 name not given..... 30,000
\$8,000 to \$12,000: Harry A. Haney, Max Buchman, Harold G. Salmon, Joseph G. Berney, Harry H. Jones, 6 names not given..... 111,424
\$5,000 to \$8,000: A. B. Hunt, Morton M. Marcus, Charles L. Schiefelbein, Dr. Harold Gifford, Meyer Green, William H. Houser, Robert Harte Wallace, 6 names not given..... 81,225
\$3,000 to \$5,000: Isidor Sommer, John L. Webster, John A. Eyer, John W. Kennebeck, Mr. Gillespie, Elmer Martin, Talich, Mike Alexine, Mrs. E. Maude Wolden, Joe Lewis Shainholtz, 9 names not given..... 150,392
69 \$2,000 claims..... 139,771
\$6 \$1,000 claims..... 90,901
Industrial: Co. No. 5, 44 claims..... 6,550
Co. No. 10, 44 claims..... 7,551

OSHKOSH—\$13,000

Name not given..... 13,000

FENDER—\$10,062

Name not given..... 7,018
1 claim..... 2,042
1 claim..... 1,001

PETERSBURG—\$10,000

\$3,000 to \$5,000: John A. Weigand, 1 name not given..... 10,000

PLATTSBURGH—\$35,000

\$8,000 to \$12,000: Will Hirz
2 \$1,000 claims..... 2,000

RUSHVILLE—\$26,447

\$15,000 to \$20,000: Wallace S. Peters
\$8,000 to \$12,000: Roscoe L. Wilhite

SCHUYLER—\$35,330

Name not given..... 18,507
3 \$2,000 claims..... 6,383

SCOTTSBLUFF—\$46,000

Name not given..... 6,000
Name not given..... 5,000
2 \$1,000 claims..... 2,000

SCRIBNER—\$37,618

Name not given..... 21,454
\$3,000 to \$5,000: Charles C. Sievers
2 \$2,000 claims..... 4,552
5 \$1,000 claims..... 5,511

NEVADA

BAKER—\$5,000

\$3,000 to \$5,000: Alice B. Bellander

CARSON CITY—\$21,500

\$3,000 to \$5,000: Truman A. Vencil
2 \$1,000 claims..... 2,000

FALLON—\$16,000

\$3,000 to \$5,000: Alden P. Ferguson

FERNLEY—\$5,276

Name not given..... 4,276
1 claim..... 1,000

GOLDFIELD—\$12,400

\$3,000 to \$5,000: George P. Fells, Lewis A. Wells
1 claim..... 1,000

LAS VEGAS—\$85,500

Name not given..... 50,000

STROMSBURG—\$26,500

\$8,000 to \$12,000: Charles H. Morrill
1 claim..... 2,000
1 claim..... 1,000

SUTTON—\$69,773

Name not given..... 25,000
\$15,000 to \$20,000: James F. Burke
Name not given..... 6,008
\$3,000 to \$5,000: Jacob Bender
1 claim..... 2,000
1 claim..... 1,000

TILDEN—\$11,638

\$3,000 to \$5,000: James W. Bush, George B. Donner, 1 name not given..... 11,638

VALLEY—\$101,000

Name not given..... 100,000
1 claim..... 1,000

WAHOO—\$36,210

\$8,000 to \$12,000: Benjamin R. B. Weber
2 \$2,000 claims..... 4,041
4 \$1,000 claims..... 4,000

WEEPING WATER—\$32,633

\$12,000 to \$15,000: David N. Myers
4 \$2,000 claims..... 8,042
1 claim..... 1,500

WESTERN—\$18,201

\$15,000 to \$20,000: Chas. P. Brenn
1 claim..... 1,051

WEST POINT—\$32,100

\$3,000 to \$5,000: Frank Kreikemeler, 1 name not given..... 9,000
1 claim..... 1,000

WILSONVILLE—\$21,338

\$8,000 to \$12,000: Clarence O. Washburn, 1 name not given..... 20,338
1 claim..... 1,000

WISNER—\$22,800

\$5,000 to \$8,000: William Murphy
\$3,000 to \$5,000: John Fred Borgelt
1 claim..... 2,500
1 claim..... 1,000

YORK—\$98,500

\$3,000 to \$5,000: Omer Poor, Edgar S. Fee, James N. Kildow, William R. Furman, 1 name not given..... 23,182
5 \$2,000 claims..... 10,570
5 \$1,000 claims..... 5,434

Name not given..... 10,000

2 \$2,000 claims..... 4,000

McDERMOTT—\$27,443

\$8,000 to \$12,000: Ernest Sullivan, 1 name not given..... 20,443
1 claim..... 1,000

MILL CITY—\$5,000

Name not given..... 5,000

RENO—\$96,000

Name not given..... 6,050
\$3,000 to \$5,000: George P. Litch, Alfred M. Bruce, 1 name not given..... 12,133
5 \$2,000 claims..... 10,544
2 \$1,000 claims..... 2,082

VERDI—\$8,000

Name not given..... 5,000
1 claim..... 1,000

NEW HAMPSHIRE

BARRINGTON—\$33,662

Name not given..... 32,662
1 claim..... 1,000

BERLIN—\$116,000

Name not given..... 21,031
\$3,000 to \$5,000: 2 names not given..... 7,000
4 \$1,000 claims..... 4,014

CLAREMONT—\$46,000

Name not given..... 9,000
5 \$1,000 claims..... 5,398

CONCORD—\$71,200

Name not given..... 10,000
5 \$1,000 claims..... 5,569
Industrial: Co. No. 5, 68 claims..... 12,937

DOVER—\$165,000

Name not given..... 25,000
Name not given..... 8,637
Name not given..... 6,840
Name not given..... 3,000
4 \$2,000 claims..... 8,585
3 \$1,000 claims..... 3,204

GORHAM—\$51,600

\$8,000 to \$12,000: Hannibal H. Bryant, Jr.
Name not given..... 3,000
1 claim..... 2,000
1 claim..... 1,197

HINSDALE—\$45,800

\$20,000 to \$25,000: W. Fred F. Robertson
1 claim..... 2,005

KEENE—\$76,000

\$3,000 to \$5,000: 3 names not given..... 15,000
3 \$2,000 claims..... 6,000

LEBANON—\$84,000

Name not given..... 12,000
Name not given..... 7,500
Name not given..... 5,000
2 \$2,000 claims..... 4,000

LISBON—\$26,200

4 \$2,000 claims..... 8,286
3 \$1,000 claims..... 3,000

MANCHESTER—\$652,000

Name not given..... 13,028
\$8,000 to \$12,000: 4 names not given..... 39,079
\$5,000 to \$8,000: 2 names not given..... 12,501
\$3,000 to \$5,000: J. E. Forest, 5 names not given..... 27,245
12 \$2,000 claims..... 24,537
22 \$1,000 claims..... 22,877
Industrial: Co. No. 5, 150 claims..... 33,475

MILFORD—\$50,600

Name not given..... 10,039
Name not given..... 7,586
1 claim..... 2,199
1 claim..... 1,500

NASHUA—\$50,000

\$3,000 to \$5,000: 2 names not given..... 8,000
1 claim..... 2,000
8 \$1,000 claims..... 8,526

NO. STRATFORD—\$10,000

Name not given..... 10,000

PORTSMOUTH—\$84,000

\$15,000 to \$20,000: Donald C. McLachlan
Name not given..... 3,288
1 claim..... 2,101
3 \$1,000 claims..... 3,158

NEW JERSEY

ASBURY PARK—\$122,000

Name not given..... 20,000
2 \$2,000 claims..... 4,581
2 \$1,000 claims..... 2,009
Industrial: Co. No. 1, 112 claims..... 17,002

ATLANTIC CITY—\$862,400

Mark R. Parsells..... 37,000
\$20,000 to \$25,000: 3 names not given..... 75,000
\$12,000 to \$15,000: James A. Lannon
\$8,000 to \$12,000: John H. Cobb, Louis Nickman, David Berger, 4 names not given..... 69,596
\$5,000 to \$8,000: Joseph Weintrob, 2 names not given..... 16,336
\$3,000 to \$5,000: 10 names not given..... 46,028
10 \$2,000 claims..... 20,076
6 \$1,000 claims..... 6,000
Industrial: Co. No. 1, 81 claims..... 12,145

AVON BY THE SEA—\$19,500

Name not given..... 18,500
1 claim..... 1,000

BAYONNE—\$130,000

Name not given..... 10,727
Name not given..... 6,001
\$3,000 to \$5,000: John W. Worfolk, 1 name not given..... 6,000
1 claim..... 2,000
3 \$1,000 claims..... 3,167

Industrial: Co. No. 1, 123 claims..... 14,401
Co. No. 5, 621 claims..... 111,004

CARLTON HILL—\$60,000

William G. McKenzie..... 60,000

CARTERET—\$28,000

\$8,000 to \$12,000: Vincent Tokarski
2 \$1,000 claims..... 2,000

CENTRAL CITY—\$46,000

Name not given..... 46,000

CLIFTON—\$274,000

Samuel B. Dubrow..... 47,235
\$15,000 to \$20,000: John S. Swenson
Name not given..... 10,000
\$3,000 to \$5,000: Peter Bednarz, 2 names not given..... 9,636
7 \$1,000 claims..... 7,018

CLINTON—\$21,333

Name not given..... 9,500
\$3,000 to \$5,000: William C. Gebhardt, 2 names not given..... 11,833

COLLINGSWOOD—\$82,000

\$3,000 to \$5,000: 3 names not given..... 15,000
1 claim..... 2,000
3 \$1,000 claims..... 3,551

EAST ORANGE—\$2,080,568

Frank B. Paulsen..... 70,000
Charles A. Foehl..... 56,425
Name not given..... 51,397
John F. Conroy..... 38,000

\$8,000 to \$12,000: Chas. A. Moloney
\$3,000 to \$5,000: Wm. J. Hepburn, 1 name not given..... 8,000
2 \$1,000 claims..... 2,004

FRENCHTOWN—\$81,000

Richard W. Kerr..... 81,000

GLEN RIDGE—\$149,500

Name not given..... 32,668
Name not given..... 12,377
\$8,000 to \$12,000: 2 names not given..... 18,265
Name not given..... 5,189
\$3,000 to \$5,000: James E. Woodman, 2 names not given..... 14,025
1 claim..... 2,000
2 \$1,000 claims..... 2,500

HACKENSACK—\$177,300

Name not given..... 72,000
\$12,000 to \$15,000: Paul H. Cromelin, 1 name not given..... 30,000
\$8,000 to \$12,000: 2 names not given..... 20,184
\$5,000 to \$8,000: 2 names not given..... 12,075
Name not given..... 5,000
2 \$2,000 claims..... 4,072
1 claim..... 1,000
Industrial: Co. No. 1, 28 claims..... 6,185
Co. No. 5, 305 claims..... 63,916

HADDONFIELD—\$53,200

\$3,000 to \$5,000: 2 names not given..... 8,000
7 \$1,000 claims..... 7,000

KEANSBURG—\$20,000

Name not given..... 10,000

LEONIA—\$54,792

Name not given..... 20,111
\$3,000 to \$5,000: 2 names not given..... 7,285

LITTLE FALLS—\$72,400

Name not given..... 15,000
Name not given..... 10,000
Name not given..... 5,000

LITTLE SILVER—\$255,000

Burton C. Downing..... 230,000
\$20,000 to \$25,000: James E. Harvey

MADISON—\$74,670

Name not given..... 15,000
Name not given..... 10,000
1 claim..... 2,037
2 \$1,000 claims..... 2,003

MAPLEWOOD—\$123,130

Name not given..... 25,000
\$15,000 to \$20,000: Frederic W. Jackson
\$8,000 to \$12,000: 2 names not given..... 18,505
\$3,000 to \$5,000: 3 names not given..... 11,801
2 \$2,000 claims..... 4,000
4 \$1,000 claims..... 4,310

MATAPAN—\$54,000

\$20,000 to \$25,000: Willard M. Miller

MENDHAM—\$10,610

Name not given..... 10,610

MERCHANTVILLE—\$122,940

Name not given..... 20,000
\$8,000 to \$12,000: 2 names not given..... 15,500
\$3,000 to \$5,000: John W. Wright, 1 name not given..... 9,000
4 \$1,000 claims..... 4,440

METUCHEN—\$20,400

\$8,000 to \$12,000: 2 names not given..... 18,104
Name not given..... 7,007
\$3,000 to \$5,000: John Morgan Dix

MIDLAND PARK—\$32,500

Name not given..... 25,000

MILLBURN—\$25,788

Name not given..... 5,084
Name not given..... 5,000

MONMOUTH BEACH—\$12,000

\$8,000 to \$12,000: Wm. L. Blizard

MONTCLAIR—\$1,305,900

Name not given..... 101,000
Name not given..... 75,385
Name not given..... 51,000
Name not given..... 50,413
Name not given..... 30,075
Name not given..... 27,000
\$20,000 to \$25,000: 2 names not given..... 47,294
\$15,000 to \$20,000: 3 names not given..... 54,225
\$12,000 to \$15,000: 3 names not given..... 42,982
\$8,000 to \$12,000: William S. Barker, 8 names not given..... 89,460
\$5,000 to \$8,000: 6 names not given..... 32,466
\$3,000 to \$5,000: 8 names not given..... 34,809
5 \$2,000 claims..... 11,102
7 \$1,000 claims..... 7,318

MORRISTOWN—\$369,134

Horne Roberts, Jr..... 50,000
Name not given..... 42,000
Name not given..... 10,000
Name not given..... 6,904
\$3,000 to \$5,000: 3 names not given..... 11,003
4 \$1,000 claims..... 4,764

NEWARK—\$0,326,000

August T. Steffens..... 81,000
Name not given..... 40,000
Name not given..... 31,000
\$25,000 to \$30,000: I. Harry Orden
\$20,000 to \$25,000: George W. Carnwrick, 6 names not given..... 167,112
\$15,000 to \$20,000: Wm. O. Lynch, 4 names not given..... 94,200
\$12,000 to \$15,000: 3 names not given..... 44,800
\$8,000 to \$12,000: Samuel D. King, 21 names not given..... 217,525
\$5,000 to \$8,000: 8 names not given..... 59,832
\$3,000 to \$5,000: Frank John Fox, Isidore M. Stempler, 46 names not given..... 201,779
36 \$2,000 claims..... 72,583
37 \$1,000 claims..... 69,033
Industrial: Co. No. 1, 444 claims..... 74,973
Co. No. 5, 638 claims..... 130,340

NEW BRUNSWICK—\$360,400

\$25,000 to \$30,000: Emanuel H. Jacobs
\$8,000 to \$12,000: 2 names not given..... 20,501
Name not given..... 5,046
\$3,000 to \$5,000: 2 names not given..... 15,000
4 \$1,000 claims..... 4,000
Industrial: No. 1, 66 claims..... 22,509

N. CALDWELL—\$10,000

Name not given..... 10,000

N. PLAINFIELD—\$241,441

Alva T. Lindabury..... 75,100
\$30,000 to \$35,000: Herman Otto Ditzel

Less Than Two Percent Paid in Premiums Before Death

IN PAYMENT OF ACCOUNT AS FOLLOWS

FEDERAL LIFE INSURANCE COMPANY

ISAC MILLER HAMILTON
PRESIDENT

CHICAGO, May 1, 1930 \$ 10,000.00

PAY TO THE ORDER OF
Clavin

FEDERAL LIFE INSURANCE COMPANY

TO THE
Union Bank of Chicago

NO. 41217

VOID IF DETACHED
RETURN IF NOT CORRECT

The policy upon which this claim was paid was issued in 1929 for \$10,000. The insured was killed in an accident before the policy was a year old and the beneficiary was paid the face of the policy which was \$10,000. One annual premium of \$166.60 was paid to the company. In other words the total amount of premiums paid was less than 2 percent of the amount which the beneficiary received.

BELLEVILLE—\$86,400

Name not given..... 18,140
\$12,000 to \$15,000: Eugene J. Higgins, 3 names not given..... 57,549
\$8,000 to \$12,000: 8 names not given..... 72,222
\$5,000 to \$8,000: 3 names not given..... 20,802
\$3,000 to \$5,000: Montgomery P. Williams, 10 names not given..... 99,271
12 \$2,000 claims..... 24,812
22 \$1,000 claims..... 23,003

BERNARDSVILLE—\$57,000

Anthony R. Kuser..... 40,000
Name not given..... 5,000

BLOOMFIELD—\$360,400

\$12,000 to \$15,000: Edwin A. Richardson, 1 name not given..... 27,260
\$8,000 to \$12,000: C. C. Wright
Name not given..... 6,000
\$3,000 to \$5,000: 6 names not given..... 23,726
1 claim..... 2,000
3 \$1,000 claims..... 3,000

BOGOTA—\$95,000

Name not given..... 19,200
Name not given..... 7,500
\$3,000 to \$5,000: 3 names not given..... 13,000
1 claim..... 2,055

BOONTON—\$46,000

Name not given..... 10,000

BRIDGETON—\$62,000

\$3,000 to \$

NEW JERSEY—Continued	
\$8,000 to \$12,000: Bartlett Palmer	
Name not given.....	6,341
2 \$2,000 claims.....	4,500
NUTLEY—\$151,000	
\$25,000 to \$30,000: Hermann Thomas	
Name not given.....	13,439
2 \$1,000 claims.....	2,005
ORANGE—\$516,000	
\$20,000 to \$25,000: George W. Perry	
\$12,000 to \$15,000: 2 names not given.....	24,189
Name not given.....	10,000
Name not given.....	5,000
4 \$1,000 claims.....	4,247
Industrial: Co. No. 1, 98	
claims.....	19,920
Co. No. 5, 253 claims.....	50,408
PASSAIC—\$566,000	
\$25,000 to \$30,000: Henry J. Sprague	

READING—\$10,000	
Name not given.....	10,000
RED BANK—\$306,300	
Name not given.....	100,000
Adolph C. Galm.....	58,000
Name not given.....	10,065
RIDGEFIELD PK.—\$83,000	
Name not given.....	15,000
\$3,000 to \$5,000: 2 names not given.....	8,098
2 \$2,000 claims.....	4,000
1 claim.....	1,200
RIDGEWOOD—\$180,852	
Joseph A. Lynch.....	101,600
Name not given.....	100,000
Name not given.....	40,156
\$25,000 to \$30,000: Edmund LeBreton Gardner	
\$15,000 to \$20,000: 2 names not given.....	40,000
\$8,000 to \$12,000: 3 names not given.....	30,000
\$5,000 to \$8,000: Frederick W. VanDuyn, 2 names not given.....	20,350

\$3,000 to \$5,000: Walter S. Wert, George Baksan, 8 names not given.....	38,247
16 \$2,000 claims.....	32,047
21 \$1,000 claims.....	21,447
Industrial: Co. No. 1, 216 claims.....	42,681
UNION CITY—\$23,000	
\$3,000 to \$5,000: 2 names not given.....	8,000
1 claim.....	2,500
UPPER MONTCLAIR—\$104,645	
Name not given.....	36,000
Name not given.....	6,031
\$3,000 to \$5,000: 2 names not given.....	15,000
2 \$2,000 claims.....	4,169
1 claim.....	1,445
VENTNOR—\$191,700	
Name not given.....	100,000
Name not given.....	25,000
\$8,000 to \$12,000: 2 names not given.....	30,000
Name not given.....	5,000
2 \$2,000 claims.....	4,000
2 \$1,000 claims.....	2,500
VERONA—\$36,400	
\$3,000 to \$5,000: 2 names not given.....	9,507
2 \$2,000 claims.....	4,018
1 claim.....	1,000
VINELAND—\$17,000	
\$5,000 to \$8,000: Mary E. Slatery	
2 \$2,000 claims.....	6,000
2 \$1,000 claims.....	2,204
WASHINGTON—\$85,361	
\$25,000 to \$30,000: John F. Palmer	
\$3,000 to \$5,000: 2 names not given.....	7,545
1 claim.....	2,000
4 \$1,000 claims.....	4,316
WEEHAWKEN—\$208,000	
\$15,000 to \$20,000: Zilba Cook, 2 names not	

given.....	55,306
Name not given.....	6,812
Name not given.....	3,000
1 claim.....	1,026
W. ENGLEWOOD—\$11,059	
Name not given.....	10,051
1 claim.....	1,007
WESTFIELD—\$95,228	
Name not given.....	20,000
Name not given.....	6,114
\$3,000 to \$5,000: 2 names not given.....	10,000
2 \$1,000 claims.....	2,000
WEST ORANGE—\$64,100	
Name not given.....	5,000
2 \$2,000 claims.....	4,000
5 \$1,000 claims.....	5,099
WESTWOOD—\$58,000	
Name not given.....	6,053
\$3,000 to \$5,000: 3 names not given.....	14,000
WHIPPANY—\$100,000	
Name not given.....	100,000
WHITE HORSE—\$10,000	
\$8,000 to \$12,000: August Geis	
WILDWOOD—\$32,400	
\$8,000 to \$12,000: Howard T. Stuhlraeger	
1 claim.....	1,000
WOODBIDGE—\$152,557	
Name not given.....	50,057
Name not given.....	25,000
\$8,000 to \$12,000: 2 names not given.....	22,000
1 claim.....	2,000
WOODBURY—\$34,000	
Name not given.....	5,011
Name not given.....	2,506
1 claim.....	2,000
1 claim.....	1,000
WORTENDYKE—\$20,000	
Name not given.....	20,000
WYCKOFF—\$10,000	
Name not given.....	10,000

\$5,000 to \$8,000: Wm. Roy Anderson, 1 name not given.....	12,750
Name not given.....	3,844
1 claim.....	2,311
2 \$1,000 claims.....	2,000
SILVER CITY—\$26,900	
\$5,000 to \$8,000: Floyd L. King	

\$3,000 to \$5,000: Robert H. Boulware	
1 claim.....	2,000
SPRINGER—\$10,000	
Name not given.....	5,000
1 claim.....	2,000
WILLARD—\$7,550	
Name not given.....	7,550

NEW YORK

ADAMS—\$28,000	
\$3,000 to \$5,000: 2 names not given.....	10,000
1 claim.....	2,000
ALBANY—\$274,000	
Name not given.....	55,008
Name not given.....	27,506
\$20,000 to \$25,000: 3 names not given.....	67,529
Name not given.....	13,140
\$8,000 to \$12,000: Wm. C. Patterson, Geo. M. Downing, 11 names not given.....	126,527
\$5,000 to \$8,000: 5 names not given.....	30,394
\$3,000 to \$5,000: Peter Hyrnes, Mary E. Vincent, Fred Kellerhouse, 33 names not given.....	141,973
30 \$2,000 claims.....	66,090
67 \$1,000 claims.....	71,546
Industrial: Co. No. 5, 758 claims.....	141,751
ALBION—\$78,100	
\$5,000 to \$8,000: Herbert J. Bailey	
\$3,000 to \$5,000: Franklin Clarke, Warner Thompson, 3 names not given.....	19,766
2 \$2,000 claims.....	4,000
3 \$1,000 claims.....	3,353
ALEXANDRIA—\$20,614	
Name not given.....	10,307
AMSTERDAM—\$129,800	
Name not given.....	3,000
4 \$2,000 claims.....	8,076
3 \$1,000 claims.....	3,460
Industrial: Co. No. 5, 135 claims.....	29,618
ARLINGTON—\$10,000	
\$8,000 to \$12,000: John W. Reid	
ASTORIA—\$30,377	
Name not given.....	20,155
Name not given.....	5,191
1 claim.....	2,008
1 claim.....	1,013
AUBURN—\$190,000	
Name not given.....	10,000
\$3,000 to \$5,000: 2 names not given.....	8,032
5 \$2,000 claims.....	9,887
13 \$1,000 claims.....	13,308
Industrial: Co. No. 5, 195 claims.....	45,245
BABYLON—\$49,102	
Name not given.....	20,551
Name not given.....	3,000
1 claim.....	1,000
BALDWIN—\$81,000	
\$12,000 to \$15,000: Rose M. Owens	
Name not given.....	5,000
2 \$2,000 claims.....	4,482
2 \$1,000 claims.....	2,000
BARKER—\$12,112	
\$5,000 to \$8,000: Frank R. Humphrey	
Name not given.....	3,052
2 \$2,000 claims.....	4,000
BATAVIA—\$125,000	
\$3,000 to \$5,000: 5 names not given.....	17,294
3 \$2,000 claims.....	6,148
4 \$1,000 claims.....	4,002
BATH—\$121,836	
\$8,000 to \$12,000: 4 names not given.....	40,481
Name not given.....	5,437
Name not given.....	5,000
BAYSIDE—\$17,005	
Name not given.....	10,058
Name not given.....	5,000
2 \$1,000 claims.....	2,007
BEACON—\$148,000	
\$20,000 to \$25,000: 2 names not given.....	53,260

Name not given.....	3,000
3 \$1,000 claims.....	3,590
BINGHAMTON—\$902,000	
Name not given.....	39,000
Name not given.....	19,303
\$8,000 to \$12,000: Wm. J. Frawley, John J. Tyne, 1 name not given.....	31,149
Name not given.....	5,040
\$3,000 to \$5,000: 7 names not given.....	24,828
7 \$2,000 claims.....	14,412
12 \$1,000 claims.....	12,967
Industrial: Co. No. 5, 84 claims.....	20,912
BOLIVAR—\$27,536	
Name not given.....	11,255
Name not given.....	5,753
1 claim.....	2,000
BRIGHTON—\$22,000	
Name not given.....	10,000
1 claim.....	1,000
BROCKPORT—\$76,000	
\$15,000 to \$20,000: George E. Benedict	
\$3,000 to \$5,000: Arthur Maskell, John W. Ross, 9,098	
1 claim.....	1,150
BRONX—\$651,000	
Isidor Auerbach.....	75,000
Name not given.....	20,000
\$8,000 to \$12,000: Victor Palma, 2 names not given.....	30,018
Benjamin Eleinenman.....	6,000
\$3,000 to \$5,000: Morris Geir, 9 names not given.....	34,091
6 \$2,000 claims.....	12,676
10 \$1,000 claims.....	10,866
Industrial: Co. No. 1, 228 claims.....	46,157
BRONXVILLE—\$399,969	
Name not given.....	100,350
Name not given.....	30,000
\$20,000 to \$25,000: 3 names not given.....	75,000
Name not given.....	20,000
\$8,000 to \$12,000: 4 names not given.....	40,279
\$5,000 to \$8,000: 5 names not given.....	29,040
\$3,000 to \$5,000: 4 names not given.....	18,000
4 \$2,000 claims.....	8,738
1 claim.....	1,000
BROOKLYN—\$37,300,000	
Name not given.....	335,200
Wm. Rutenburg.....	107,000
Name not given.....	141,403
Name not given.....	112,464
Name not given.....	110,555
Ed. R. Welles.....	100,000
Name not given.....	100,000
Max Kappell.....	91,000
Name not given.....	90,000
Wm. B. Greenman.....	82,824
Name not given.....	76,000
Name not given.....	72,000
Wm. F. Howard.....	70,000
Name not given.....	54,637
Name not given.....	50,000
Name not given.....	50,000
Name not given.....	45,712
Name not given.....	40,000
Name not given.....	38,717
Name not given.....	37,556
Name not given.....	35,255
Jacob Eisenberg.....	35,000
Name not given.....	33,000
Name not given.....	30,208
\$25,000 to \$30,000: 6 names not given.....	169,992
\$20,000 to \$25,000: Kate McGorty, Rudolf Schneider, 13 names not given.....	356,267
\$15,000 to \$20,000: Adolph Schwartz, Albert Barnes, Leopold Gelberberg, 13 names not given.....	296,947
\$12,000 to \$15,000: Wm. Siegrist, Harry Phillip, H. A. Singer, 13 names not given.....	208,667
\$8,000 to \$12,000: Rudolph Flögel, Alfred Yates, John R. Pipe, Daniel O'Brien, Guiseoppe Giambalvo, Ludwig Schell, Hgman Dinnerstein, 50 names not given.....	492,171
\$5,000 to \$8,000: Louis Schindler, 38 names not given.....	235,029
\$3,000 to \$5,000: Isaac G. Roswell, Welding Ring, Fritz Perl, Isaac A. Pearlman, Thos. Edholm, James Markos, Daniel Smith, A. Wald, Jacob Grundfast, Minnie Fisher, Saul Abramovitch, Basil Sayegh, C. R. Perry, Simon Jack Kates, Charles Doring, Mac Fishman, 106 names not given.....	492,666
105 \$2,000 claims.....	207,543

Advances in Popularity at Wonderful Pace

LIFE insurance has advanced in popularity at a wonderful pace in the last ten years everywhere. It is indeed nothing less than a civic welfare step at the present time, and we believe it is now so considered by the rank and file of the people. By it a man can protect his wife and children after he "goes west" easily and the golden fleece is always flowing back to the very country where the premiums are paid.—Augusta, Ga., "Chronicle."

\$15,000 to \$20,000: Solomon Stein	
\$8,000 to \$12,000: James C. Rowney, 1 name not given.....	22,000
Name not given.....	6,055
\$3,000 to \$5,000: 2 names not given.....	8,000
1 claim.....	2,000
9 \$1,000 claims.....	9,169
Industrial: Co. No. 1, 62	
claims.....	20,509
Co. No. 5, 240 claims.....	62,443
PATERSON—\$3,100,000	
Louis Spitz.....	52,000
Name not given.....	26,107
\$15,000 to \$20,000: Abram Rabinowitz, 2 names not given.....	59,000
Name not given.....	12,500
\$8,000 to \$12,000: Irving I. Diago, Clifford L. Newman, 1 name not given.....	31,668
\$3,000 to \$5,000: Morris Kurtz, Richard Muenzel, 4 names not given.....	26,721
4 \$2,000 claims.....	8,602
11 \$1,000 claims.....	11,030
Industrial: Co. No. 1, 98	
claims.....	17,742
Co. No. 5, 264 claims.....	54,078
PENNS GROVE—\$10,000	
Name not given.....	15,000
PERTH AMBOY—\$132,200	
Name not given.....	5,155
\$3,000 to \$5,000: 2 names not given.....	5,603
2 \$2,000 claims.....	6,241
5 \$1,000 claims.....	5,724
Industrial: Co. No. 1, 64	
claims.....	17,221
PHILIPSBURG—\$82,800	
Name not given.....	16,000
Name not given.....	5,000
3 \$2,000 claims.....	6,000
1 claim.....	1,000
PLAINFIELD—\$1,003,200	
Name not given.....	316,727
Name not given.....	100,000
Name not given.....	50,000
Name not given.....	40,000
Name not given.....	20,000
Name not given.....	14,495
\$8,000 to \$12,000: 3 names not given.....	30,036
\$5,000 to \$8,000: Wm. J. Gillingham, Jr., 2 names not given.....	21,117
\$3,000 to \$5,000: 9 names not given.....	39,485
1 claim.....	2,000
5 \$1,000 claims.....	5,289
PRINCETON—\$153,922	
\$8,000 to \$12,000: Horace C. Longwell, 2 names not given.....	30,000
\$5,000 to \$8,000: 2 names not given.....	14,882
\$3,000 to \$5,000: 2 names not given.....	10,000
4 \$2,000 claims.....	8,890
6 \$1,000 claims.....	6,000
RAHWAY—\$46,000	
\$3,000 to \$5,000: 2 names not given.....	6,000
1 claim.....	2,130
2 \$1,000 claims.....	2,566
RAMSEY—\$51,000	
\$25,000 to \$30,000: Ralph Clarke	

\$3,000 to \$5,000: 8 names not given.....	28,422
2 \$2,000 claims.....	4,000
1 claim.....	1,034
ROSELLE—\$155,700	
Name not given.....	45,000
Name not given.....	15,000
\$3,000 to \$5,000: 2 names not given.....	7,503
1 claim.....	1,000
RUMSON—\$645,507	
Horace J. Harding.....	575,080
Name not given.....	30,000
Name not given.....	15,000
Name not given.....	7,067
RUTHERFORD—\$104,000	
Name not given.....	16,000
6 \$1,000 claims.....	6,500
SECAUCUS—\$70,400	
\$20,000 to \$25,000: August Gruner.....	
1 claim.....	1,000
SHORT HILLS—\$30,141	
Name not given.....	15,000
Name not given.....	10,141
\$3,000 to \$5,000: James F. Bacon.....	
SKILLMAN—\$12,600	
Name not given.....	7,660
Name not given.....	5,000
SOUTH ORANGE—\$505,038	
Name not given.....	100,000
Philip J. Bowers.....	35,000
Herman J. Wunderlich.....	34,810
\$25,000 to \$30,000: Andrew Broderick.....	
Name not given.....	25,000
\$15,000 to \$20,000: Wm. H. Doollittle, 1 name not given.....	33,058
\$8,000 to \$12,000: 2 names not given.....	20,000
\$5,000 to \$8,000: 1 name not given.....	10,000

NEW YORK—Continued

155 \$1,000 claims.....195,638
Industrial: Co. No. 1, 362
claims.....74,379
Industrial: Co. No. 5, 6, 584
claims.....1,463,772

BUFFALO—\$15,240,000

Henry W. Wendt.....750,000
Eugene Falk.....200,000
Frank Kempf.....100,000
Name not given.....100,000
Name W. Pierce.....95,000
Name not given.....87,801
Name not given.....85,000
Otha White.....85,000
Name not given.....80,000
Name not given.....75,000
Name not given.....65,358
Name not given.....50,000
Name not given.....50,000
Name not given.....50,000
Name not given.....50,000
Name not given.....40,000
Name not given.....35,000
Name not given.....30,500
Wilson Wallace.....30,287
\$25,000 to \$30,000: 2 names
not given.....55,638
\$20,000 to \$25,000: 2 names
not given.....50,000
\$15,000 to \$20,000: 2 names
not given.....39,495
A. Marion Leroy
Churchill, 4 names not
given.....127,308
\$12,000 to \$15,000: 6 names
not given.....85,26
\$8,000 to \$12,000: S. Grant
Hurst, Christ Demopoulos,
29 names not given.....297,877
\$5,000 to \$8,000: Leonard
Gentile, Thos. A. Sher-
wood, Sydney Owen, 12
names not given.....107,132
\$3,000 to \$5,000: Calogero S.
Scibetta, Martha Stream-
er, Edward A. More, Wil-
liam Felton, Samuel Ellis,
44 names not given.....193,649
66 \$2,000 claims.....141,539
96 \$1,000 claims.....99,747
Industrial: Co. No. 1, 119
claims.....39,495
Industrial: Co. No. 5, 1,197
claims.....278,272

BYRON—\$64,844

\$3,000 to \$5,000: 3 names
not given.....58,844
1 claim.....2,000
4 \$1,000 claims.....4,000

CAMDEN—\$51,208

Name not given.....6,120
\$2,000 to \$5,000: 3 names
not given.....10,933
3 \$2,000 claims.....6,000
3 \$1,000 claims.....3,000

CANAJOHARIE—\$57,000

\$3,000 to \$5,000: 2 names
not given.....8,025
4 \$1,000 claims.....4,376

CATSKILL—\$30,800

Name not given.....10,064
1 claim.....1,029
CEDARHURST—\$75,200
Name not given.....10,183
\$5,000 to \$8,000: 3 names
not given.....17,236
Name not given.....2,005
1 claim.....2,000

CENTRAL CITY—\$101,000

Name not given.....100,000
1 claim.....1,000
CHATHAM—\$35,000
Name not given.....10,059
\$3,000 to \$5,000: 2 names
not given.....8,000
4 \$1,000 claims.....4,116

COHUES—\$250,000

\$25,000 to \$30,000: Thos. F.
Slavin.....6,000
3 \$2,000 claims.....3,267
Industrial: Co. No. 5, 322
claims.....70,274

CONEY ISLAND—\$111,000

Frank L. Schneider.....110,000
1 claim.....1,000
COOPERSTOWN—\$46,000
Name not given.....10,737
COPAKE FALLS—\$30,000
Name not given.....15,000
Name not given.....10,000
Name not given.....5,000

CORINTH—\$79,200

Edward Feeney.....35,500
1 claim.....2,047
CORNING—\$154,000
Dr. Harry Battin.....45,000
Name not given.....7,500
Name not given.....5,000
1 claim.....1,000

CORNWALL—\$26,000

Name not given.....10,000
DALE—\$11,820
\$5,000 to \$8,000: John J.
Wolcott.....4,320
Name not given.....4,320

DANVILLE—\$127,000

\$8,000 to \$12,000: 2 names
not given.....20,000
\$5,000 to \$8,000: 2 names
not given.....10,353
\$2,000 to \$5,000: 3 names
not given.....18,177
2 \$2,000 claims.....4,000
2 \$1,000 claims.....2,000

DELHI—\$38,000

\$3,000 to \$5,000: 3 names
not given.....9,000
2 \$2,000 claims.....4,000
2 \$1,000 claims.....3,000

DOUGLSTON—\$79,500

Name not given.....75,000
1 claim.....2,500
2 \$1,000 claims.....1,000
DUNKIRK—\$709,000
Charles B. Mosher.....255,000
Name not given.....63,000
\$15,000 to \$20,000: 2 names
not given.....40,000
3 \$2,000 claims.....6,000
3 \$1,000 claims.....3,000

EGGERTSVILLE—\$35,000

Spencer F. Swain.....25,000
ELIZABETH—\$20,457
Name not given.....14,404
Name not given.....5,000
ELMHURST—\$15,527
\$3,000 to \$5,000: 3 names
not given.....9,000
1 claim.....2,000
4 \$1,000 claims.....4,500

ELMIRA—\$916,700

Woodford Copeland.....128,500
Name not given.....21,786
Name not given.....15,323
Name not given.....15,000
\$8,000 to \$12,000: 3 names
not given.....21,558
\$5,000 to \$8,000: Michael J.
Brann, 3 names not
given.....25,888
\$3,000 to \$5,000: 2 names
not given.....8,384
7 \$2,000 claims.....14,000
13 \$1,000 claims.....14,741

FAR ROCKAWAY—\$769,648

Ira Lewis.....675,000
Name not given.....50,000
Name not given.....25,000
\$5,000 to \$8,000: 2 names
not given.....12,597
\$3,000 to \$5,000: 2 names
not given.....6,049
1 claim.....1,000
FIELDSTON—\$25,000
Name not given.....20,000
Name not given.....5,000

FLORAL PARK—\$20,319

Name not given.....10,732
\$3,000 to \$5,000: Nestor
Hagnan.....2,000
4 \$1,000 claims.....4,443
FLUSHING—\$465,900
\$25,000 to \$30,000: Walter
W. Murlagh, 1 name not
given.....57,141
\$12,000 to \$15,000: 2 names
not given.....28,619
\$8,000 to \$12,000: 3 names
not given.....30,318
\$5,000 to \$8,000: 4 names
not given.....26,666
\$3,000 to \$5,000: Frederick
L. Jones, Damascus Mc-
Kenna, 3 names not
given.....18,383
4 \$2,000 claims.....7,664
2 \$1,000 claims.....2,001
Industrial: Co. No. 5, 654
claims.....148,202

FOREST HILLS—\$96,851

Name not given.....50,000
\$8,000 to \$12,000: 2 names
not given.....20,000
\$5,000 to \$8,000: 3 names
not given.....12,663
\$3,000 to \$5,000: 2 names
not given.....8,000
6 \$1,000 claims.....6,187

FREEPORT—\$142,000

\$20,000 to \$25,000: Name
not given.....20,050
Robbt. Austin.....16,390
\$3,000 to \$5,000: Harry
Krazman, 2 names not
given.....11,710
1 claim.....2,000
1 claim.....1,000

FULTON—\$101,000

\$8,000 to \$12,000: Vincent
Stearns.....11,300
3 \$2,000 claims.....4,000
4 \$1,000 claims.....4,050
GARDEN CITY—\$163,170
Name not given.....35,020
Name not given.....25,000
Name not given.....10,000
\$3,000 to \$5,000: 3 names
not given.....13,000
4 \$2,000 claims.....8,650
2 \$1,000 claims.....2,000

GENESEE—\$33,000

Name not given.....10,000
3 \$1,000 claims.....3,384
GENEVA—\$68,800
Name not given.....5,769
Name not given.....2,590
1 claim.....2,000
3 \$1,000 claims.....3,294

GLEN COVE—\$337,200

Name not given.....125,000
Name not given.....25,000
Name not given.....10,000
2 \$2,000 claims.....4,163
1 claim.....1,000
GLENS FALLS—\$284,000
Name not given.....17,000
Name not given.....6,000
\$2,000 to \$5,000: 2 names
not given.....10,000
4 \$2,000 claims.....8,074
4 \$1,000 claims.....4,411
Industrial: Co. No. 5, 213
claims.....55,025

GLOVERSVILLE—\$202,980

Name not given.....23,377
Name not given.....8,268
\$3,000 to \$5,000: 2 names
not given.....7,676
3 \$2,000 claims.....6,587
12 \$1,000 claims.....13,581

GRANGER—\$12,100

Name not given.....12,100
GREAT NECK—\$267,314
Name not given.....126,140
Name not given.....12,045
Name not given.....10,000
Name not given.....7,500
Name not given.....5,118
3 \$2,000 claims.....6,000
2 \$1,000 claims.....3,000

GREENPORT—\$26,000

Name not given.....10,000
Name not given.....4,000
HACKENSACK—\$36,000
Name not given.....25,000
1 claim.....1,000
HAVERSTRAW—\$23,000
Name not given.....10,340
1 claim.....1,305

HEMPSTEAD—\$59,800

\$8,000 to \$12,000: Millard F.
Reardon.....3,000
Name not given.....3,000
Industrial: Co. No. 5, 434
claims.....94,665
HEWLETT—\$15,000
Name not given.....10,000
Name not given.....5,000

JAMAICA—\$330,834

Name not given.....190,000
Name not given.....170,645
Name not given.....50,535
Name not given.....17,370
\$12,000 to \$15,000: 3 names
not given.....45,000
\$8,000 to \$12,000: 3 names
not given.....20,101
\$5,000 to \$8,000: 3 names
not given.....20,358
\$3,000 to \$5,000: 3 names
not given.....24,536
6 \$2,000 claims.....12,534

JACKSON HEIGHTS—\$135,754

Name not given.....25,500
\$15,000 to \$20,000: Joseph
Wisniamar.....23,673
Name not given.....2,673
\$3,000 to \$5,000: Wm.
Staver, 5 names not
given.....28,061
2 \$2,000 claims.....4,550
2 \$1,000 claims.....2,900

LAWRENCE—\$102,027

Name not given.....50,527
1 claim.....2,500
LAWVILLE—\$23,000
Name not given.....10,260
LE ROY—\$35,000
Name not given.....20,000
Name not given.....7,500
\$3,000 to \$5,000: 2 names
not given.....6,500
3 \$1,000 claims.....3,526

LEWISTON—\$30,544

Name not given.....17,544
\$8,000 to \$12,000: 4 names
not given.....42,000
1 \$1,000 claim.....1,000
LITTLE FALLS—\$92,000
Name not given.....11,000
Name not given.....5,000
4 \$1,000 claims.....4,000

LOCKPORT—\$665,220

Name not given.....260,000
Name not given.....60,000
Name not given.....35,000
\$15,000 to \$20,000: 2 names
not given.....37,000
\$12,000 to \$15,000: 2 names
not given.....20,000

MARQUETTE—\$345,720

Name not given.....15,000
MEDINA—\$247,083
Howard Pettis.....110,943
Name not given.....37,140
MIDDLETOWN—\$123,000
\$5,000 to \$12,000: Ellis
Nilsen, 1 name not
given.....20,000
2 \$2,000 claims.....4,000
2 \$1,000 claims.....2,076

MINEOLA—\$80,500

\$8,000 to \$12,000: 2 names
not given.....19,801
Name not given.....5,031
MONTICELLO—\$59,200
Name not given.....15,000
Name not given.....3,555
1 claim.....2,004
1 claim.....1,901

MORRIS—\$22,125

\$15,000 to \$20,000: Angelo
Spicciati.....1,001
1 claim.....1,001
MOUNT KISCO—\$528,000
Name not given.....230,000
Name not given.....119,000
Name not given.....12,200
Name not given.....3,036

MOUNT VERNON—\$2,555,652

Alexis Romm.....1,020,000
Charles A. Ogren.....194,000
Wm. H. Mason.....55,000
Name not given.....45,261
Name not given.....40,000
D. T. Gillcuddy.....37,500
Name not given.....31,000
Name not given.....25,000
Name not given.....20,000
\$12,000 to \$15,000: 2 names
not given.....24,715
\$8,000 to \$12,000: 5 names
not given.....50,000
\$3,000 to \$5,000: 7 names
not given.....35,000
11 \$2,000 claims.....25,396
8 \$1,000 claims.....9,644
Industrial: Co. No. 1, 110
claims.....22,461
Industrial: Co. No. 5, 235
claims.....66,563

NEWARK—\$65,000

\$3,000 to \$5,000: 2 names
not given.....10,000
NEW BRIGHTON—\$14,704
Name not given.....5,199
Name not given.....5,000
1 claim.....2,000
2 \$1,000 claims.....2,000

NEW BRUNSWICK—\$10,000

Name not given.....10,000
NEWBURGH—\$235,300
\$8,000 to \$12,000: John W.
Jones, 2 names not
given.....30,821
\$5,000 to \$8,000: 2 names
not given.....12,193
\$3,000 to \$5,000: 3 names
not given.....11,045
1 \$2,000 claim.....2,424
2 \$1,000 claims.....2,000

NEW HARTFORD—\$40,000

Name not given.....20,000
NEW PLAZA—\$17,000
Name not given.....5,371
Name not given.....2,000
1 claim.....2,000

NEW ROCHELLE—\$5,746,000

Wm. B. Ward (estimated)
John W. Lieb.....5,000,000
Otto Glosan.....190,000
\$25,000 to \$30,000: Edw.
Keynolds, 1 name not
given.....58,000
\$3,000 to \$5,000: Geo. H.
Ferguson, 7 names not
given.....37,227
4 \$2,000 claims.....9,034
4 \$1,000 claims.....4,013

NEW YORK CITY—\$138,100,000

Wm. B. Ward (esti-
mated).....5,000,000
Thomas Edgar Hous-
ton.....1,845,043
Name not given.....725,000
Name not given.....493,000
Name not given.....400,000
Irwin R. Helbroner.....295,000
Arthur Rosenthal.....255,000
Adolph Engel.....200,000
Frederick Block.....284,000
Charles L. Greenebaum.....280,000
Name not given.....228,312
Malcolm Meacham.....224,300
Thomas Costigan.....220,000
Name not given.....205,000
Name not given.....201,423
Name not given.....175,000
Max R. Engel.....162,000
Moltz Roos.....155,000
Name not given.....155,000
Name not given.....148,000
Name not given.....147,704
Name not given.....130,870
Name not given.....135,500
Name not given.....120,000
Name not given.....127,500
Charles H. Whitney.....125,000
Name not given.....114,500
Ernest Reiner.....112,000
Name not given.....112,000
Briton Madden.....110,000
Name not given.....105,409
Name not given.....100,419
Name not given.....100,000
Name not given.....100,000
Name not given.....100,000
Name not given.....100,000
Name not given.....100,000

HOLLIS—\$13,028

\$5,000 to \$8,000: Alexander
Simpson.....9,226
Name not given.....2,000
1 claim.....1,000
HOPEWELL—\$14,664
Name not given.....9,000
Name not given.....9,000
HORNELL—\$20,100
Name not given.....10,000
Name not given.....10,000
3 \$2,000 claims.....6,000
2 \$1,000 claims.....2,002

HUDSON—\$102,000

Name not given.....7,119
\$3,000 to \$5,000: 2 names
not given.....6,000
4 \$2,000 claims.....8,112
1 claim.....1,152
HUDSON FALLS—\$53,000
Name not given.....20,000
1 claim.....2,354
1 claim.....1,000

HUNTINGTON—\$73,000

Name not given.....10,000
Name not given.....3,000
1 claim.....2,003
1 claim.....1,000
ILION—\$26,000
Name not given.....5,067
1 claim.....2,000
2 \$1,000 claims.....5,966

INWOOD—\$37,000

\$3,000 to \$5,000: 3 names
not given.....13,500
2 \$1,000 claims.....2,169
IRONDEQUOIT—\$271,000
Willis Arthur Matton.....270,000
1 claim.....1,000
IRVINGTON—\$202,644
Name not given.....100,000
Name not given.....20,144
Name not given.....15,000
Name not given.....3,000
ISLIP TERRACE—\$44,500
Name not given.....40,269
ITHACA—\$159,000
Name not given.....25,000
\$5,000 to \$8,000: 2 names
not given.....12,634

JACKSON HEIGHTS—\$135,754

\$3,000 to \$5,000: 4 names
not given.....15,570
1 claim.....1,103
JACKSON HEIGHTS—
\$135,754
Name not given.....25,500
\$15,000 to \$20,000: Joseph
Wisniamar.....23,673
Name not given.....2,673
\$3,000 to \$5,000: Wm.
Staver, 5 names not
given.....28,061
2 \$2,000 claims.....4,550
2 \$1,000 claims.....2,900
JAMAICA—\$330,834
Name not given.....190,000
Name not given.....170,645
Name not given.....50,535
Name not given.....17,370
\$12,000 to \$15,000: 3 names
not given.....45,000
\$8,000 to \$12,000: 3 names
not given.....20,101
\$5,000 to \$8,000: 3 names
not given.....20,358
\$3,000 to \$5,000: 3 names
not given.....24,536
6 \$2,000 claims.....12,534

LAWRENCE—\$102,027

Name not given.....50,527
1 claim.....2,500
LAWVILLE—\$23,000
Name not given.....10,260
LE ROY—\$35,000
Name not given.....20,000
Name not given.....7,500
\$3,000 to \$5,000: 2 names
not given.....6,500
3 \$1,000 claims.....3,526
LEWISTON—\$30,544
Name not given.....17,544
\$8,000 to \$12,000: 4 names
not given.....42,000
1 \$1,000 claim.....1,000
LITTLE FALLS—\$92,000
Name not given.....11,000
Name not given.....5,000
4 \$1,000 claims.....4,000
LOCKPORT—\$665,220
Name not given.....260,000
Name not given.....60,000
Name not given.....35,000
\$15,000 to \$20,000: 2 names
not given.....37,000
\$12,000 to \$15,000: 2 names
not given.....20,000

MARQUETTE—\$345,720

Name not given.....15,000
MEDINA—\$247,083
Howard Pettis.....110,943
Name not given.....37,140
MIDDLETOWN—\$123,000
\$5,000 to \$12,000: Ellis
Nilsen, 1 name not
given.....20,000
2 \$2,000 claims.....4,000
2 \$1,000 claims.....2,076
MINEOLA—\$80,500
\$8,000 to \$12,000: 2 names
not given.....19,801
Name not given.....5,031
MONTICELLO—\$59,200
Name not given.....15,000
Name not given.....3,555
1 claim.....2,004
1 claim.....1,901
MORRIS—\$22,125
\$15,000 to \$20,000: Angelo
Spicciati.....1,001
1 claim.....1,001
MOUNT KISCO—\$528,000
Name not given.....230,000
Name not given.....119,000
Name not given.....12,200
Name not given.....3,036
MOUNT VERNON—\$2,555,652
Alexis Romm.....1,020,000
Charles A. Ogren.....194,000
Wm. H. Mason.....55,000
Name not given.....45,261
Name not given.....40,000
D. T. Gillcuddy.....37,500
Name not given.....31,000
Name not given.....25,000
Name not given.....20,000
\$12,000 to \$15,000: 2 names
not given.....24,715
\$8,000 to \$12,000: 5 names
not given.....50,000
\$3,000 to \$5,000: 7 names
not given.....35,000
11 \$2,000 claims.....25,396
8 \$1,000 claims.....9,644
Industrial: Co. No. 1, 110
claims.....22,461
Industrial: Co. No. 5, 235
claims.....66,563
NEWARK—\$65,000
\$3,000 to \$5,000: 2 names
not given.....10,000
NEW BRIGHTON—\$14,704
Name not given.....5,199
Name not given.....5,000
1 claim.....2,000
2 \$1,000 claims.....2,000
NEW BRUNSWICK—\$10,000
Name not given.....10,000
NEWBURGH—\$235,300
\$8,000 to \$12,000: John W.
Jones, 2 names not
given.....30,821
\$5,000 to \$8,000: 2 names
not given.....12,193
\$3,000 to \$5,000: 3 names
not given.....11,045
1 \$2,000 claim.....2,424
2 \$1,000 claims.....2,000
NEW HARTFORD—\$40,000
Name not given.....20,000
NEW PLAZA—\$17,000
Name not given.....5,371
Name not given.....2,000
1 claim.....2,000
NEW ROCHELLE—\$5,746,000
Wm. B. Ward (estimated)
John W. Lieb.....5,000,000
Otto Glosan.....190,000
\$25,000 to \$30,000: Edw.
Keynolds, 1 name not
given.....58,000
\$3,000 to \$5,000: Geo. H.
Ferguson, 7 names not
given.....37,227
4 \$2,000 claims.....9,034
4 \$1,000 claims.....4,013
NEW YORK CITY—\$138,100,000
Wm. B. Ward (esti-
mated).....5,000,000
Thomas Edgar Hous-
ton.....1,845,043
Name not given.....725,000
Name not given.....493,000
Name not given.....400,000
Irwin R. Helbroner.....295,000
Arthur Rosenthal.....255,000
Adolph Engel.....200,000
Frederick Block.....284,000
Charles L. Greenebaum.....280,000
Name

XUM

NEW YORK—Continued

WHITE PLAINS—\$785,200
Name not given.....149,000
Name not given.....32,256
\$20,000 to \$25,000: 2 names
not given.....46,000
Name not given.....15,128
\$8,000 to \$12,000: 2 names
not given.....20,500
\$5,000 to \$8,000: Arnold
Fridal, 3 names not
given.....24,254
\$3,000 to \$5,000: 5 names
not given.....24,449
2 \$2,000 claims.....4,352
WILDCLIFF—\$28,000
Name not given.....23,000
Name not given.....5,000
WILLIAMSON—\$23,000
Name not given.....23,000
WILLIAMSBURG—\$262,500
Name not given.....20,000
Name not given.....11,000
Name not given.....7,000
\$3,000 to \$5,000: 4 names
not given.....20,000
1 claim.....2,000
6 \$1,000 claims.....6,000
Industrial: Co. No. 1, 369
claims.....70,971
WOODCLIFF—\$24,200
\$20,000 to \$25,000: Jerome
Rosenberg
WOODHAVEN—\$185,703
Name not given.....6,176
\$3,000 to \$5,000: 3 names
not given.....10,546
1 claim.....2,500
15 \$1,000 claims.....15,485
Industrial: Co. No. 5, 493
claims.....109,458

WOODMERE—\$115,172

Name not given.....50,116
Name not given.....50,000
Name not given.....10,000
Name not given.....5,056

WOODSIDE—\$67,500

Name not given.....35,500
\$20,000 to \$25,000: David
Shapiro
\$8,000 to \$12,000: John H.
Sievers

YONKERS—\$3,800,000

Name not given.....196,500
Harry Kitzinger.....186,500
Name not given.....165,000
Name not given.....40,000
Name not given.....37,500
\$20,000 to \$25,000: 2 names
not given.....50,000
\$15,000 to \$20,000: Morris
Bornstein, 1 name not
given.....38,000
\$8,000 to \$12,000: Benjamin
Goodfriend, Vincenzo
Mollicone, 10 names not
given.....112,205
\$5,000 to \$8,000: Names not
given.....6,031
\$3,000 to \$5,000: Leon
Bailey, Matthew Charde,
Samuel Harris, 12 names
not given.....65,010
3 \$2,000 claims.....6,021
19 \$1,000 claims.....20,464
Industrial: Co. No. 1, 107
claims.....25,930
Industrial: Co. No. 5, 466
claims.....113,694

YORKTOWN HEIGHTS—\$20,000

Name not given.....10,000

FAYETTEVILLE—\$93,500

Name not given.....15,000
\$8,000 to \$12,000: H. S.
Banks
Name not given.....3,290
1 claim.....2,212
2 \$2,000 claims.....4,035
Industrial: Co. No. 2.....497
Co. No. 11, 64 claims.....11,327

FRANKLIN—\$29,836

Name not given.....25,304
1 claim.....2,500
2 \$1,000 claims.....2,010

FREMONT—\$23,100

\$12,000 to \$15,000: Name
not given.....12,148
\$3,000 to \$5,000: James J.
Aycock, Mrs. Mary T.
Verstov.....7,000
1 claim.....2,000
2 \$1,000 claims.....2,031

GASTONIA—\$175,800

Name not given.....13,000
Name not given.....10,060
\$5,000 to \$8,000: David L.
Struthers
\$3,000 to \$5,000: William
N. Adair, David Robert-
son Lafar, Mack Loyd
Cioninger, 1 name not
given.....16,500
4 \$2,000 claims.....8,000
7 \$1,000 claims.....7,500
Industrial: Co. No. 2.....1,718
Co. No. 8, 2 claims.....744
Co. No. 11, 146 claims.....30,126

GOLDSBORO—\$185,200

Name not given.....25,500
\$15,000 to \$20,000: R. P.
Uzzell, 2 names not
given.....50,362
Name not given.....12,000
\$3,000 to \$5,000: Bettie
Thompson, J. M. Daniel,
3 names not given.....18,259
4 \$2,000 claims.....8,065
11 \$1,000 claims.....11,172
Industrial: Co. No. 2.....1,830
Co. No. 8, 10 claims.....1,632
Co. No. 11, 66 claims.....19,879

GREENSBORO—\$361,200

\$25,000 to \$30,000: Thomas
Davis Christian
\$12,000 to \$15,000: Henry
Fuller Welborn
\$8,000 to \$12,000: Louis Mc-
Cargo Fowler, 2 names
not given.....32,500
\$5,000 to \$8,000: Harmon
Winfield Sullivan, J. E.
Ferguson, Carl C.
Ridge.....19,500
\$3,000 to \$5,000: Gregory
Thacker, William R. Mat-
kings, Witt Odell Arvin,
J. A. Matheson, 3 names
not given.....28,447
9 \$2,000 claims.....19,786
18 \$1,000 claims.....18,123
Industrial: Co. No. 8, 12
claims.....1,524
Co. No. 11, 158 claims.....30,875

GREENVILLE—\$155,300

Name not given.....21,000
\$12,000 to \$15,000: Jasper
Hoell, 1 name not
given.....27,500
Name not given.....10,047
\$5,000 to \$8,000: Harry
Skinner, 1 name not
given.....11,605
\$3,000 to \$5,000: Atemas W.
Haskins, Roy Batchelor,
Olthas Leeland Joyner,
David Stanley Smith, 4
names not given.....38,656
2 \$2,000 claims.....4,188
4 \$1,000 claims.....4,000

GRIFTON—\$26,118

\$15,000 to \$20,000: George
T. Gardner
\$3,000 to \$5,000: Mary A.
Smith, Jno. T. Wooten
2 \$2,000 claims.....4,500
5 \$1,000 claims.....5,618

HAMILTON—\$26,035

\$8,000 to \$12,000: 2 names
not given.....20,000
Name not given.....5,000
1 claim.....1,035

HAMLET—\$66,600

\$20,000 to \$25,000: William
Bledsoe Stubbs
\$8,000 to \$12,000: Thomas
B. King
1 claim.....2,500
4 \$1,000 claims.....4,000

HARRIS—\$15,000

\$12,000 to \$15,000: Andrew
B. Tanner
HENDERSONVILLE—\$59,430
Name not given.....14,056
\$3,000 to \$5,000: William
L. Acosta, 3 names not
given.....22,600
3 \$1,000 claims.....2,000
Industrial: Co. No. 2.....218

HERTFORD—\$44,438

Name not given.....10,000
\$3,000 to \$5,000: 3 names
not given.....12,011
2 \$2,000 claims.....4,000
7 \$1,000 claims.....7,027

HIGH POINT—\$26,550

Charles Hoertel.....32,500
\$25,000 to \$30,000: R. C.
Boyd
Name not given.....19,000
\$8,000 to \$12,000: David T.
Andrews, 1 name not
given.....20,002
Name not given.....7,400

\$3,000 to \$5,000: Florence
Evers, Joseph W. Tom-
linson, 2 names not
given.....22,000

KANNAPOLIS—

Harvey J. Peeler.....56,000
4 \$1,000 claims.....4,000

KINSTON—\$60,000

\$15,000 to \$20,000: Willis E.
Parrott
\$5,000 to \$8,000: George F.
Parrott, Fattie B. Tucker,
Wylie T. Mosley.....19,550
\$3,000 to \$5,000: Charles H.
Dodson, J. H. Carter,
Albert S. Johnson, Simon
B. Taylor, James F.
Pully, Seth Creech, 2
names not given.....31,500
6 \$2,000 claims.....12,342
7 \$1,000 claims.....7,002

\$3,000 to \$5,000: J. C. Marsh
2 \$2,000 claims.....4,500

MAXTON—\$24,050

\$5,000 to \$12,000: John B.
Cottingham
Name not given.....5,020
1 claim.....1,000

MOCKSVILLE—\$29,811

\$8,000 to \$12,000: H. W.
Harris
Name not given.....7,011
\$3,000 to \$5,000: C. H.
Hendricks
1 claim.....2,000
1 claim.....1,000

MONROE—\$49,400

Name not given.....8,563
1 claim.....2,000
4 \$1,000 claims.....4,002
Industrial: Co. No. 2.....2,785

MT. GILEAD—\$114,205

James A. McAulay.....63,987
Name not given.....22,682
Wm. F. McAulay.....18,000

OXFORD—\$55,184

Name not given.....11,000
\$5,000 to \$8,000: Samuel
Graham Currin
Name not given.....3,000
3 \$2,000 claims.....6,550
7 \$1,000 claims.....7,007

PINEVILLE—\$13,800

Name not given.....9,000
1 claim.....2,000
2 \$1,000 claims.....2,000

RALEIGH—\$461,000

Name not given.....55,000
\$15,000 to \$20,000: Bernard
S. Aronson
\$12,000 to \$15,000: Wm. L.
Brogden
\$5,000 to \$8,000: Nathan
Simon, W. J. Adams, 12,000
\$3,000 to \$5,000: Wallace A.
Smith, 6 names not
given.....23,000
3 \$2,000 claims.....6,000
14 \$1,000 claims.....14,198
Industrial: Co. No. 8, 22
claims.....4,069
Co. No. 11, 147 claims.....37,439

RED SPRINGS—\$29,075

\$3,000 to \$5,000: Joel Horne
Turner, 1 name not
given.....7,000
6 \$1,000 claims.....6,000

REIDSVILLE—\$108,000

\$15,000 to \$20,000: Thomas
F. Butler
\$12,000 to \$15,000: George
Herbert Baker
2 \$2,000 claims.....4,000
3 \$1,000 claims.....3,000
Industrial: Co. No. 2.....95
Co. No. 8, 7 claims.....1,071
Co. No. 11, 40 claims.....6,692

ROANOKE RAPIDS—\$28,750

\$5,000 to \$8,000: 2 names
not given.....11,171

ROCKY MOUNT—\$167,400

\$15,000 to \$20,000: John L.
Waters
\$12,000 to \$15,000: James J.
Arrington
\$8,000 to \$12,000: A. E.
Shore, J. I. Crayton
\$3,000 to \$5,000: Walter
Eugene Renneker, 1 name
not given.....10,000
6 \$2,000 claims.....12,000
7 \$1,000 claims.....7,000
Industrial: Co. No. 8, 6
claims.....699
Co. No. 11, 29 claims.....8,252

SALISBURY—\$212,000

Robert Vance Brawley, 65,799
5 \$2,000 claims.....10,513
6 \$1,000 claims.....6,107
Industrial: Co. No. 2.....5,415
Co. No. 8, 12 claims.....2,042
Co. No. 11, 127 claims.....20,823

SANFORD—\$30,782

\$8,000 to \$12,000: W. G.
Brown
\$3,000 to \$5,000: Martha A.
Vandergrift, 1 name not
given.....6,000
2 \$2,000 claims.....4,500
2 \$1,000 claims.....2,000
Industrial: Co. No. 2.....223

SCOTLAND NECK—\$128,400

Name not given.....58,000
Name not given.....21,147
\$8,000 to \$12,000: 2 names
not given.....20,000
\$3,000 to \$5,000: Napoleon
B. Jones, 3 names not
given.....14,187
2 \$2,000 claims.....4,500
1 claim.....1,000
Industrial: Co. No. 2.....812

SHELBY—\$35,500

Name not given.....4,000
1 claim.....2,000
7 \$1,000 claims.....7,000
Industrial: Co. No. 2.....1,119

SMITHFIELD—\$34,428

Name not given.....25,628
1 claim.....1,000

SNOW HILL—\$24,500

\$5,000 to \$8,000: Mary
Ormond
Name not given.....3,500
3 \$2,000 claims.....6,500
2 \$1,000 claims.....2,000

SPRING HOPE—\$34,897

Name not given.....12,927
\$5,000 to \$8,000: J. W.
Finch, 1 name not
given.....10,124
1 claim.....2,000
1 claim.....1,000

STANTONSBURG—\$14,043

\$5,000 to \$8,000: Martha J.
Garris, Alice E. Bailey.....19,043
1 claim.....2,000
2 \$1,000 claims.....2,000

STATESVILLE—\$368,104

Name not given.....160,000
Lemuel B. Patterson.....139,000
Name not given.....49,000
Name not given.....40,000
\$3,000 to \$5,000: 3 names
not given.....12,830
3 \$2,000 claims.....6,500
7 \$1,000 claims.....7,000
Industrial: Co. No. 2.....1,866

TARBORO—\$91,300

Name not given.....22,000
\$8,000 to \$12,000: W. J.
Thigpen, Fady A. Bal-
lance.....22,500
Name not given.....3,000
4 \$2,000 claims.....8,000
4 \$1,000 claims.....4,190

According to the
New U.S.
Chief
Justice—



he best guardian
of a purse that
has ever been
discovered is a
Life Insurance
Policy—the last
thing to be given
up in times of
adversity!"

—CHAS. E. HUGHES.

NORTH CAROLINA

ALBEMARIE—\$48,400

\$5,000 to \$8,000: Wm. James
Cotton, 1 name not
given.....13,404
\$3,000 to \$5,000: Reuben W.
Osborne
1 claim.....2,000
5 \$1,000 claims.....5,011
Industrial: Co. No. 2.....2,040

APEX—\$10,030

\$3,000 to \$5,000: George
Walton Wrenn
5 \$1,000 claims.....5,030

ASHEVILLE—\$1,149,630

Thomas R. Byrd.....836,000
Name not given.....15,152
\$8,000 to \$12,000: John M.
Bridges, 2 names not
given.....30,170
\$3,000 to \$5,000: Jesse
Clingman Penland,
Charles Lee Johnson, 2
names not given.....12,027
9 \$2,000 claims.....18,000
5 \$1,000 claims.....5,000
Industrial: Co. No. 2.....4,155
Co. No. 11, 78 claims.....17,249

AYDEN—\$19,900

\$3,000 to \$5,000: Edward L.
Brown
1 claim.....2,000
2 \$1,000 claims.....3,000

BATESBORO—\$18,568

\$12,000 to \$15,000: Joseph
H. Tanner
3 \$1,000 claims.....3,568

BESEMER CITY—\$24,500

\$5,000 to \$8,000: Henry C.
Froneberger
\$3,000 to \$5,000: M. H.
Armstrong
2 \$1,000 claims.....2,000

BILTMORE—\$13,034

\$5,000 to \$8,000: Edward R.
Weich
Name not

NORTH CAROLINA—Cont'd**TRINITY—\$93,935**

Thomas J. Finch..... 75,500
Name not given..... 15,361
Name not given..... 3,074

WADESBORO—\$84,156

\$15,000 to \$20,000: Theron L. Caudle..... 9,799
Name not given..... 7,495
Name not given..... 10,000
4 \$2,000 claims..... 8,500
3 \$1,000 claims..... 3,334

WAKE FOREST—\$21,900

Ivey Homer Freeman..... 6,500
Name not given..... 5,000
3 \$1,000 claims..... 3,025

WALLACE—\$19,172

Name not given..... 10,090
Nard Caswell Blanchard..... 3,082
2 \$2,000 claims..... 4,500
1 claim..... 1,000

WALSTONBURG—\$11,000

\$3,000 to \$5,000: Zebulon S. Smith, 1 name not given..... 10,000
1 claim..... 1,000

WARRENTON—\$93,101

Name not given..... 47,000
Moses C. Winston..... 37,000
\$3,000 to \$5,000: 2 names not given..... 6,000
1 claim..... 2,000
1 claim..... 1,001

WASHINGTON—\$214,900

Name not given..... 85,000
Name not given..... 20,038
Name not given..... 14,000
Name not given..... 12,000
\$5,000 to \$8,000: Edward Latham Stewart..... 19,467
\$3,000 to \$5,000: Sallie McLawhorn, 1 name not given..... 8,000
3 \$2,000 claims..... 6,500
5 \$1,000 claims..... 7,077
Industrial: Co. No. 2..... 1,234

WILLIAMSTON—\$61,471

\$8,000 to \$12,000: Charles D. Carstarphen..... 10,000
\$3,000 to \$5,000: Jesse Walter Anderson, 1 name not given..... 10,000
3 \$2,000 claims..... 6,500
12 \$1,000 claims..... 12,270

WILMINGTON—\$392,319

Henry Hoyer..... 75,000
Name not given..... 14,900

NORTH DAKOTA**BISMARCK—\$116,000**

\$3,000 to \$5,000: Charles Robinson, Charles L. Merrick, Henry E. Fomerleau, Henry M. Schneider, William D. Boyce, Horace N. Menefee..... 25,918
2 \$2,000 claims..... 4,000
9 \$1,000 claims..... 9,730

DEVILS LAKE—\$52,200

Name not given..... 12,716
\$8,000 to \$12,000: Clarence E. Gray..... 5,000
1 claim..... 2,000
3 \$1,000 claims..... 3,141

DICKINSON—\$50,300

Name not given..... 10,245
\$5,000 to \$8,000: James W. Malloy..... 2,082
5 \$1,000 claims..... 5,508

ENDERLIN—\$22,912

\$3,000 to \$5,000: 2 names not given..... 9,000
1 claim..... 2,112

FARGO—\$246,000

Name not given..... 10,000
Name not given..... 6,000
\$2,000 to \$5,000: Estella L. Platt, William A. Stotlar, Jacob Lowell, Jr., Hans J. Christianson, 6 names not given..... 45,692
9 \$2,000 claims..... 19,011
8 \$1,000 claims..... 8,416

GARRISON—\$14,000

\$12,000 to \$15,000: Otis F. McGray..... 10,245
\$5,000 to \$8,000: Carl Arnold Sorlie..... 30,911
7 \$2,000 claims..... 14,562
10 \$1,000 claims..... 10,210

HARVEY—\$25,800

\$15,000 to \$20,000: Joseph J. Habiger..... 17,718
Name not given..... 7,000

HILLSBORO—\$39,218

Name not given..... 17,718
Name not given..... 7,000

JAMESTOWN—\$115,000

\$5,000 to \$12,000: 2 names not given..... 20,027
\$3,000 to \$5,000: Fred Doolittle, 2 names not given..... 11,000

\$8,000 to \$12,000: 3 names not given..... 31,484
Name not given..... 7,000
\$3,000 to \$5,000: Shedd Mitchell, Russell Morgan Hudson, James Menzies, 3 names not given..... 23,557
3 \$2,000 claims..... 6,000
7 \$1,000 claims..... 7,000
Industrial: Co. No. 11, 144 claims..... 27,573

WILSON—\$188,600

Name not given..... 24,000
Name not given..... 20,000
\$5,000 to \$8,000: Charles Lewis Smith, William Howard..... 12,000
\$3,000 to \$5,000: 6 names not given..... 22,607
4 \$2,000 claims..... 8,396
13 \$1,000 claims..... 13,005
Industrial: Co. No. 2..... 1,728

WINDSOH—\$15,133

Name not given..... 12,130
3 \$1,000 claims..... 3,003

WINSTON-SALEM—\$870,085

Hugh Gwyn Chatham..... 65,000
Name not given..... 50,000
Name not given..... 46,000
Name not given..... 35,078
\$20,000 to \$25,000: William T. Grimsley, 1 name not given..... 50,000
\$15,000 to \$20,000: Edwin F. Conrad, Lawrence B. Brakenstein, 1 name not given..... 47,658
\$8,000 to \$12,000: John Coleman, 2 names not given..... 29,955
\$5,000 to \$8,000: William Herman Holcomb, James B. Dyer, 1 name not given..... 19,467
\$3,000 to \$5,000: Artus Alexander Keener, Wm. Thomas Brown, Alfred E. Holton, 7 names not given..... 42,568
10 \$2,000 claims..... 20,444
16 \$1,000 claims..... 16,779
Industrial: Co. No. 2..... 7,134
Co. No. 8, 40 claims..... 8,218
Co. No. 11, 188 claims..... 34,853

WINTERVILLE—\$15,500

James H. Avery..... 7,500
\$3,000 to \$5,000: Mary Susan Evans, Ira J. Frieselle..... 7,000
1 claim..... 1,000

\$15,000 to \$20,000: Raymond Harpham, 1 name not given..... 20,000
\$12,000 to \$15,000: Fred W. Haglock, 1 name not given..... 29,000
\$8,000 to \$12,000: 3 names not given..... 32,000
\$5,000 to \$8,000: Alexander Adamson, Harry J. King, Alexander Commins, 4 names not given..... 41,034
\$3,000 to \$5,000: Jacob Markle, Clarence McFarland, Ralph Burnett, Martin Averill, Raymond Ellsworth, Grafton M. Brothers, Louis A. Detsche, John A. Peck, John McTyer, 20 names not given..... 122,896
25 \$2,000 claims..... 54,283
65 \$1,000 claims..... 65,313

ASHLAND—\$159,000

Name not given..... 33,079
Name not given..... 26,000
\$3,000 to \$5,000: 3 names not given..... 9,820

ASHTABULA—\$219,000

Name not given..... 10,000
\$5,000 to \$8,000: Joseph Fitzgerald..... 13,000
\$3,000 to \$5,000: Grove B. Freeman, 2 names not given..... 14,085
7 \$2,000 claims..... 14,399
14 \$1,000 claims..... 12,951
Industrial: Co. No. 9, 122 claims..... 21,951

ATHENS—\$184,000

Fredrick W. Bush..... 42,135
Name not given..... 3,000
1 claim..... 2,500
5 \$1,000 claims..... 5,712
Industrial: Co. No. 9, 189 claims..... 32,435

BELLEFONTAINE—\$98,000

\$3,000 to \$5,000: Alexander J. Miller, 3 names not given..... 15,520
3 \$2,000 claims..... 6,011
4 \$1,000 claims..... 4,424

BEREA—\$56,000

Name not given..... 10,000
2 \$2,000 claims..... 4,083
3 \$1,000 claims..... 3,000

BLOOMVILLE—\$13,600

\$3,000 to \$5,000: Clayton E. Bauer, 1 name not given..... 6,123
3 \$2,000 claims..... 6,000

BLUFFTON—\$65,001

Name not given..... 24,000
Name not given..... 10,000
\$3,000 to \$5,000: 2 names not given..... 10,000
1 claim..... 1,001

BOWDILL—\$21,036

Name not given..... 20,032
1 claim..... 1,003

BUCKEY—\$138,000

\$5,000 to \$8,000: Adams E. Foulke, 1 name not given..... 12,000
\$3,000 to \$5,000: Richard Hosterman..... 6,000
7 \$1,000 claims..... 7,386

BURTON—\$11,108

\$3,000 to \$5,000: 2 names not given..... 8,108
3 \$1,000 claims..... 3,000

CADIZ—\$10,000

Name not given..... 11,153
Name not given..... 4,000
4 \$1,000 claims..... 4,000

CAMBRIDGE—\$166,400

\$12,000 to \$15,000: Ara Leslie Spence..... 10,000
Name not given..... 14,000
7 \$2,000 claims..... 5,424
5 \$1,000 claims..... 5,424

CAMP CHASE—\$20,500

Name not given..... 17,500
Name not given..... 3,000

CANAL WINCHESTER—\$12,626

\$8,000 to \$12,000: Clement V. Moore..... 2,038

CANTON—\$1,380,400

Name not given..... 49,000
Lloyd J. Noaker..... 34,000
Clark E. Bordner..... 30,000
Name not given..... 25,241
Name not given..... 25,000
\$15,000 to \$20,000: Franklin W. Morse..... 17,500
\$12,000 to \$15,000: William C. Laiblin, William Berkeley Hoover, 1 name not given..... 42,474
\$8,000 to \$12,000: William W. Arnold, 7 names not given..... 80,683
\$5,000 to \$8,000: James A. Rice, August J. Schario, 3 names not given..... 30,673
\$2,000 to \$5,000: Marwin E. Moore, John Richter, Joseph A. Riccardi, Henry Van Dalen, Ross E. Campbell, 6 names not given..... 44,907
17 \$2,000 claims..... 38,031
31 \$1,000 claims..... 33,710
Industrial: Co. No. 5, 32 claims..... 2,544
Co. No. 6, 15 claims..... 43,215

CASTINE—\$11,256

Name not given..... 5,146
Name not given..... 4,110
1 claim..... 2,000

CEDARVILLE—\$22,000

\$5,000 to \$8,000: 2 names not given..... 10,128

CHAGRIN FALLS—\$30,346

Name not given..... 11,000
\$5,000 to \$8,000: 2 names not given..... 10,081
6 \$1,000 claims..... 6,094

CHILLICOTHE—\$168,000

\$3,000 to \$5,000: 2 names not given..... 6,683
6 \$2,000 claims..... 12,198
15 \$1,000 claims..... 15,482
Industrial: Co. No. 9, 211 claims..... 38,083

CINCINNATI—\$16,198,300

Thomas Edgar Houston..... 1,845,048
Name not given..... 161,185
Name not given..... 130,795
Name not given..... 127,000
Name not given..... 100,538
Name not given..... 100,000
Name not given..... 81,234
Moses Moch..... 60,000
Name not given..... 60,000
Name not given..... 50,000
Name not given..... 50,000
Name not given..... 50,000
Name not given..... 48,208
Name not given..... 40,000
Name not given..... 33,000
Name not given..... 31,745
\$25,000 to \$30,000: William Suhre, 3 names not given..... 127,390
\$20,000 to \$25,000: Edmond E. Kahn, William J.

Strohl, Joseph Nicholson, 9 names not given..... 294,754
\$15,000 to \$20,000: George E. Fern, 7 names not given..... 149,364
\$12,000 to \$15,000: 10 names not given..... 130,172
\$8,000 to \$12,000: August Wilkins, Alfred K. Gilbert, Robert Cord, Leo R. Baehr, Charles Vermily, Jr., Boone Armentrout, Fred Taylor, 33 names not given..... 403,402
\$5,000 to \$8,000: Patrick Kilgarriff, Raphael Harris, Leezer Greenberg, John Streibig, Jacob Leicht, Frank Zimmerman, 14 names not given..... 125,538
\$3,000 to \$5,000: Charles M. Paul, John Schuster, Richard Tyner, Adolph Waldvogel, Charles A. Hirsch, Edward C. Martin, Stephen B. Marvin, Katherine Mack, Paul Kahl, Clarence Eckert, Fred Corbin, Louis Roth, Lee Johnston, Herbert R. Alcorn, Elizabeth Matthews, James I. Alexander, Adolphus Hancock, Charly W. Shaw, Harry Flanagan, 55 names not given..... 300,861
79 \$2,000 claims..... 159,242
175 \$1,000 claims..... 178,126
Industrial: Co. No. 5, 482 claims..... 86,419
Co. No. 9, 2921 claims..... 364,111
Co. No. 10, 295 claims..... 37,865
Co. No. 11, 138 claims..... 35,883

CIRCLEVILLE—\$104,400

Name not given..... 12,000
Name not given..... 7,000
\$3,000 to \$5,000: Paul Helwagen, 2 names not given..... 9,000
2 \$2,000 claims..... 4,000
6 \$1,000 claims..... 6,526

CLEVELAND—\$22,614,169

Frank H. Teagle..... 155,000
Name not given..... 150,000
Name not given..... 113,310
Name not given..... 100,000
Name not given..... 55,000
Name not given..... 47,218
Edward Selman..... 44,000
Name not given..... 41,000
Joseph C. Avellone..... 40,270
Name not given..... 40,224
\$25,000 to \$30,000: William D. Alexander, 4 names not given..... 137,639
\$20,000 to \$25,000: Sam Garber, William L. David, John Greulich, Julius E. Lewis, 9 names not given..... 309,527
\$15,000 to \$20,000: George A. Klina, Charles Currie, Benedetto Colombi, John Gaskell, Merton Gray Kingsley, 8 names not given..... 242,595
\$12,000 to \$15,000: Edward Mueller, Charles A. Bingham, Aaron Newman, Louis A. Kichler, 9 names not given..... 177,624
\$8,000 to \$12,000: Edward M. Perrell, William J. Hall, John G. Way, Leo Paldi, Samuel Needs, Benjamin F. Pyle, Geo. Nicholson, Harry G. Leopold, Louis Bash, Marvin J. Putzke, Carl A. Gregory, Charles H. Hill, 22 names not given..... 337,091
\$5,000 to \$8,000: James Laughlin, John M. Gallagher, James A. Cannon, Stephen O. Gumber, Henry P. Shupe, Robert Sunkle, John Phillips, Matthew Andrews, Albert E. Wehrle, John Kohoot, 32 names not given..... 254,354
\$3,000 to \$5,000: James Hruska, John Schmolwitz, Elmer Piny Mack, Cleonick Giura, John D. Marshall, Lewis McCreary, Don T. Gilmore, H. L. Forstbane, Barbara Fedak, Frank Ellwood, Harold Bug, Joseph Barski, Harry Andison, Thos. H. Thompson, Francis W. Wood, Anna Golden, Hugh Dever, Henry M. Chisholm, William E. Root, Harry Greenwald, Samuel Folsom, John Olderman, Philip DeCunbe, Eli H. Darrow, Willia Fay, Matthias Tettebach, Marshall D. Hiddle, Patrick O'Brien, George W. Barnes, Stephen Cywinski, Harry Lee, Albert Stokes, Patrick Madden, Henry Harkman, Richard Acker, George D. Haggerty, Charles Norman Shyler, Joseph Schuldt, Charles Domonkos, Esbon Wilson, Michael Griffin, William Tolhurst, Bridget Sweeney, Frank Patek, John Jacklit, Clarence N.

What About a College Education?

(CONTINUED FROM PAGE 10)

if he attempts to earn a great proportion of his expenses in his freshman year, although in the other years it may be possible if he is an exceptionally good student.

DEAN HUMPHREYS of the University of Michigan, who has had much experience with delinquent students, says: "The prospective student should be warned against attempting to earn all or even a portion of his expenses during the first year of college."

Life insurance is ideal for providing a college education. It offers a definite plan of savings and insures a college education regardless of whether the father lives or not. It can be either written on the life or endowment plan. If it is written on the former plan the father expects, if he is living at the college time, he will be able to supply the funds and if he dies before or during that time the money will be forthcoming. The endowment plan supplies the money whether the father is living or not. A monthly income for four years should be provided in the settlement option. The monthly payments are usually made only during the time when the college is actually in session, but some think it desirable to continue the payment the year round in order that the money received during the summer months may be used for buying clothes, etc.

IN determining the amount of insurance that a parent should carry to insure a college education for his child depends upon the university or college to which the child is to go; or in the case of an endowment policy, the age of the child when the policy is taken.

The cost of attending college varies, the state universities being less expensive than the endowed colleges. If possible it is best to allow at least \$1,000 a year for expenses. Dartmouth reports that it costs from \$1,200 to \$1,600 for a year's expenses, not including clothes; Harvard reports that it costs not less than \$1,200 for tuition, books, special fees, room and board for the school year. It costs the average student at Northwestern university from \$1,100 to \$1,200 a year, including all expenses. These figures include \$330 for tuition and fees, \$550 for room and board, \$40 for books and the balance for clothing, entertainment and personal incidentals.

THE University of Chicago estimates its expenses, excluding clothing at \$1,000; Ohio university from \$500 to \$1,000; Creighton university, \$650 to \$900; Fordham university, \$1,000 to \$1,200; Kansas State Agricultural college, \$450 to \$500; Johns Hopkins, \$1,000; Illinois, \$800; Oberlin, \$800; Knox, \$650 to \$750 and up; Columbia, \$1,254; Wisconsin, \$800 to \$1,000; Ohio State, \$750; Iowa State, \$650; Duke, \$750; Marquette, \$650 to \$900; Ohio university, \$500 to \$1,000, and Cornell from \$1,200 to 1,400.

Industrial: Co. No. 5, 59

claims..... 442
Co. No. 6, 59 claims..... 12,944
Co. No. 9, 270 claims..... 48,606
Co. No. 10, 105 claims..... 17,414

ALLIANCE—\$194,000

Name not given..... 5,143
\$3,000 to \$5,000: Alfred Ringwald, George Guitard, 1 name not given..... 11,065
8 \$2,000 claims..... 18,110
9 \$1,000 claims..... 9,797

AMHERST—\$49,700

\$8,000 to \$12,000: Harold Grugel..... 3,000
\$3,000 to \$5,000: Frank H. Peck, Jacob Baus..... 7,117
1 claim..... 2,000
3 \$1,000 claims..... 3,000

AURORA—\$15,002

Name not given..... 10,000
\$3,000 to \$5,000: William Aldrich..... 1,000
1 claim..... 1,000

BARBERTON—\$190,900

\$3,000 to \$5,000: Harold Shaw, Michael Korom, 4 names not given..... 23,048
10 \$2,000 claims..... 21,167
5 \$1,000 claims..... 5,070
Industrial: Co. No. 9, 134 claims..... 24,170

BEDFORD—\$24,400

\$8,000 to \$12,000: Eli Herak..... 1,000
1 claim..... 1,000

BELLAIR—\$60,000

\$5,000 to \$8,000: 2 names not given..... 10,000
3 \$1,000 claims..... 3,000

AKRON—\$3,714,400

Nathan M. Berk..... 490,000
Name not given..... 200,000
Name not given..... 101,034

Name not given..... 55,000
Edward F. Gerber..... 39,000
Ernest A. Rose..... 37,177
Name not given..... 24,956

OHIO

Life insurance is the greatest of all investment trusts and the safest

OHIO—Continued

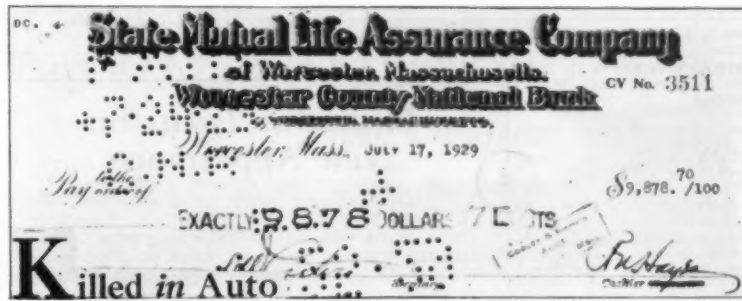
Green, William Gabriel, John Pakos, George Marshall, Douglas Bible, Neal Lynch, Martin Schlachter, William Sanders, John J. Weik, 11 names not given.....	525,111
135 \$2,000 claims.....	276,819
395 \$1,000 claims.....	322,217
Industrial: Co. No. 5, 112 claims.....	186,453
Co. No. 6, 275 claims.....	73,967
Co. No. 7, 25 claims.....	3,141
Co. No. 9, 1698 claims.....	305,806
Co. No. 10, 211 claims.....	37,754
Co. No. 11, 158 claims.....	68,154
CLEVELAND HEIGHTS—\$417,424	
Walter R. Woodford.....	50,000
Name not given.....	50,000
Name not given.....	35,000
\$15,000 to \$20,000: Roswell Brownlee.....	14,605
Name not given.....	14,605
\$5,000 to \$12,000: James A. Cannon, 3 names not given.....	40,029
Name not given.....	6,000
\$3,000 to \$5,000: Thos. J. McManus, 6 names not given.....	29,713
6 \$2,000 claims.....	12,603
14 \$1,000 claims.....	14,322
COLUMBUS—\$6,083,779	
Louis P. Hoster.....	217,000
Name not given.....	85,000
Name not given.....	57,000
Claude Meeker.....	50,000
James McNally.....	50,000
Edward W. Gettost.....	46,747
William H. Bone.....	44,500
Charles Stanley.....	32,500
\$20,000 to \$25,000: Harry B. Apple, Edward Hoti, 3 names not given.....	121,292
\$15,000 to \$20,000: 3 names not given.....	51,000
Name not given.....	13,000
\$8,000 to \$12,000: Henry O. Hilding, Samuel J. Seibert, Henry H. Pleasant, Frank Hiram Price, N. D. Monorsatt, Michael Manago, Joseph Irwin, John W. Johnson, Lyle Babbitt, 12 names not given.....	211,953
\$5,000 to \$8,000: James A. Allen, William Means, Elmer Beall, William E. Edmiston, August W. Rose, 5 names not given.....	68,187
\$3,000 to \$5,000: George L. Miller, Arthur Wood, Charles Williamson, John Vick, Edward A. Manan, Charles Fleig, John F. Paynter, Charles Kurtz, Harrison Case, Louis Sutton, Frank W. Hoe, Clyde W. Hone, Louis C. Koch, Harry F. Obetz, Allen Richards, Adam Zengler, Charles Reinhard, Harold B. Winchell, L. S. Hill, Oren Friend, 36 names not given.....	232,328
66 \$2,000 claims.....	132,744
139 \$1,000 claims.....	142,658
Industrial: Co. No. 5, 41 claims.....	6,521
Co. No. 6, 84 claims.....	15,320
Co. No. 9, 868 claims.....	156,316
Co. No. 10, 101 claims.....	14,379
Co. No. 11, 113 claims.....	23,127
CONNEAUT—\$83,000	
\$3,000 to \$5,000: Homer B. Corlett, R. R. Richardson, 1 name not given.....	12,164
1 claim.....	2,002
4 \$1,000 claims.....	4,017
COSHOCOT—\$32,000	
Name not given.....	3,000
2 \$2,000 claims.....	4,000
4 \$1,000 claims.....	4,477
COVINGTON—\$28,484	
\$8,000 to \$12,000: Earl Routson.....	2,000
2 \$2,000 claims.....	4,242
CUYAHOGA FALLS—\$157,000	
\$25,000 to \$30,000: Calvin W. Vaughn.....	5,015
Name not given.....	2,009
3 \$1,000 claims.....	3,009
DAMASCUS—\$14,000	
\$5,000 to \$12,000: Raymond Druhot.....	2,000
1 claim.....	2,000
DAYTON—\$3,083,531	
Name not given.....	62,500
Name not given.....	62,500
Name not given.....	60,000
James F. Whelan.....	40,500
Arthur Vane Lester.....	35,000
Name not given.....	33,958
\$25,000 to \$30,000: Wm. A. T. Ryan, 1 name not given.....	53,040
\$12,000 to \$15,000: Name not given.....	14,296
\$5,000 to \$12,000: Herman Arena, 13 names not given.....	140,203
\$5,000 to \$8,000: Henry Hollencamp, 2 names not given.....	18,080
\$2,000 to \$5,000: Edward G. Keller, Howard R. McGrew, William A. Poovey, Irwin G. Kumer, Ernst L. Buehler, George O.	

Kelley, Harry H. Ellerman 13 names not given.....	104,259
29 \$2,000 claims.....	58,953
73 \$1,000 claims.....	77,023
Industrial: Co. No. 5, 112 claims.....	23,289
Co. No. 9, 483 claims.....	87,030
Co. No. 10, 93 claims.....	11,577
DEFIANCE—\$81,000	
Name not given.....	21,936
\$3,000 to \$5,000: Rollin Gleason.....	4,500
2 \$2,000 claims.....	4,500
1 claim.....	1,042
DELAWARE—\$124,700	
Name not given.....	10,066
\$5,000 to \$8,000: Edward F. Evans, Eugene Pollock.....	12,086
\$3,000 to \$5,000: Clyde C. Keltner, Francis K. Newman, John N. Freeman, 2 names not given.....	19,712
2 \$2,000 claims.....	4,000
4 \$1,000 claims.....	4,000
DELPHOS—\$37,000	
\$5,000 to \$8,000: John Mueller.....	3,000
Name not given.....	3,000
3 \$1,000 claims.....	3,500
DENISON—\$99,200	
Edmund A. Wolf.....	43,000
1 claim.....	2,000
DOVER—\$134,000	
Name not given.....	18,000
Name not given.....	12,066
\$3,000 to \$5,000: Edward J. Vorherr, Daniel Defenbacher.....	9,098
3 \$2,000 claims.....	6,210
10 \$1,000 claims.....	11,027
DOVER CENTER—\$40,786	
\$20,000 to \$25,000: George C. Lathrop.....	13,162
EAST CLEVELAND—\$76,000	
Name not given.....	10,000
1 claim.....	2,000
4 \$1,000 claims.....	4,356
E. LIVERPOOL—\$214,400	
Name not given.....	25,622
\$5,000 to \$8,000: George E. Davidson, 1 name not given.....	13,162
\$3,000 to \$5,000: Mendel Waaby, William Elitzer, Jennings King, 1 name not given.....	14,873
2 \$2,000 claims.....	4,108
9 \$1,000 claims.....	9,032
Industrial: Co. No. 9, 165 claims.....	29,736
ELYRIA—\$166,000	
Name not given.....	5,376
\$3,000 to \$5,000: Edwin Hannum, 5 names not given.....	22,320
1 claim.....	2,000
13 \$1,000 claims.....	13,516
EUCLED—\$63,467	
Name not given.....	7,482
Name not given.....	5,000
1 claim.....	2,000
1 claim.....	1,000
FINDLAY—\$240,000	
\$12,000 to \$15,000: James M. Shepard.....	8,000
\$8,000 to \$12,000: Edwin A. Riser.....	13,000
\$3,000 to \$5,000: 3 names not given.....	13,000
2 \$2,000 claims.....	4,000
12 \$1,000 claims.....	12,184
FOREST—\$57,617	
Name not given.....	37,426
Name not given.....	7,894
1 claim.....	2,040
POSTORIA—\$235,083	
Name not given.....	46,131
Name not given.....	10,226
Name not given.....	5,192
\$3,000 to \$5,000: James M. Shepard, Durbin W. Phillips, 1 name not given.....	11,000
2 \$2,000 claims.....	4,000
12 \$1,000 claims.....	12,869
Industrial: Co. No. 9, 204 claims.....	36,693
FREMONT—\$271,000	
Frank A. Gross.....	50,000
Name not given.....	5,233
\$3,000 to \$5,000: George Huntzinger, Earl W. Fought, 3 names not given.....	19,225
5 \$2,000 claims.....	10,000
5 \$1,000 claims.....	5,400
GALLIPOLIS—\$49,000	
Name not given.....	5,358
4 \$2,000 claims.....	8,117
4 \$1,000 claims.....	4,009
GATES MILLS—\$278,500	
Name not given.....	150,000
Name not given.....	115,273
1 claim.....	2,001
1 claim.....	1,000
GENEVA—\$49,000	
2 \$2,000 claims.....	6,042
5 \$1,000 claims.....	5,398
GETTYSBURG—\$16,500	
\$12,000 to \$15,000: Frank Lehman.....	2,500
1 claim.....	2,500
GLENDAL—\$15,255	
Name not given.....	20,000
Name not given.....	7,500
1 claim.....	2,000
GRANVILLE—\$67,655	
\$12,000 to \$15,000: 2 names not given.....	30,000
\$3,000 to \$5,000: William H. Albery, 2 names not	

given.....	11,698
2 \$2,000 claims.....	4,006
2 \$1,000 claims.....	2,001
GREENFIELD—\$182,751	
Name not given.....	100,000
\$8,000 to \$12,000: Dwight O. Miller.....	40,340
\$3,000 to \$5,000: 2 names not given.....	8,018
1 claim.....	2,000
2 \$1,000 claims.....	2,028
GREENVILLE—\$101,000	
Charles Minnow.....	67,500
Name not given.....	5,013
\$3,000 to \$5,000: Calvin O. Fryman, Earnest Oscar Schlechty, 1 name not given.....	9,478
3 \$2,000 claims.....	6,000
7 \$1,000 claims.....	7,793
HAMILTON—\$902,375	
Arthur W. Seidensticker, 155,000 Charles E. Sohngen.....	39,500
\$12,000 to \$15,000: Irvin Cohen.....	17,960
\$8,000 to \$12,000: 2 names not given.....	5,996
Name not given.....	14,000
\$3,000 to \$5,000: 3 names not given.....	20,623
20 \$1,000 claims.....	21,128
Industrial: Co. No. 9, 245 claims.....	44,236
\$8,000 to \$12,000: Charles S. Walsh, Ralph Bronson, Thomas William Coe, 1 name not given.....	37,492
\$5,000 to \$8,000: John F. Bechtel, 5 names not given.....	40,340
\$3,000 to \$5,000: Edward S. Jones, William Hartle, Richard L. Templin, Arthur D. Coe, Eugene E. Schrock, 9 names not given.....	63,284
14 \$2,000 claims.....	28,000
12 \$1,000 claims.....	12,870
LANCASTER—\$158,000	
\$8,000 to \$12,000: Leopold Mambour.....	6,950
Name not given.....	6,950
\$3,000 to \$5,000: William Plummer, John M. Reef.....	7,000
1 claim.....	2,095
7 \$1,000 claims.....	7,013
Industrial: Co. No. 9, 153 claims.....	27,631
LARUE—\$13,342	
Name not given.....	8,000
1 claim.....	2,000
3 \$1,000 claims.....	3,396
LIMA—\$811,937	
Name not given.....	70,000
\$15,000 to \$20,000: 2 names not given.....	34,000

Name not given.....	40,000
Henry Strelitz.....	40,000
\$20,000 to \$25,000: Michael Strelitz, Guy C. Stoltz, 45,284 \$12,000 to \$15,000: 2 names not given.....	28,000
\$8,000 to \$12,000: 2 names not given.....	20,000
\$5,000 to \$8,000: George A. L. Markwith, 1 name not given.....	12,088
\$3,000 to \$5,000: Charles G. Wiant, Howard S. Hoppeck, 8 names not given.....	35,208
7 \$2,000 claims.....	14,604
31 \$1,000 claims.....	33,974
MARTINS FERRY—\$156,000	
\$15,000 to \$20,000: Simon W. Parker.....	15,000
Name not given.....	5,000
3 \$1,000 claims.....	3,000
MASSILLON—\$144,000	
\$3,000 to \$5,000: Wm. F. Blaumeiser, 2 names not given.....	10,627
6 \$2,000 claims.....	12,000
15 \$1,000 claims.....	15,332
MAYFIELD HEIGHTS VILLAGE—\$18,129	
Name not given.....	12,129
Name not given.....	6,000

NILES—\$69,000	
\$5,000 to \$8,000: Harvey E. Baker.....	6,000
\$3,000 to \$5,000: George H. Ralk.....	6,000
6 \$1,000 claims.....	6,000
NORTH BALTIMORE—\$48,900	
Name not given.....	10,000
Name not given.....	3,021
2 \$2,000 claims.....	4,528
1 claim.....	1,011
NORTH OLIMSTED—\$30,000	
Name not given.....	5,000
5 \$1,000 claims.....	5,880
NORWALK—\$132,000	
Name not given.....	24,830
Name not given.....	4,017
4 \$2,000 claims.....	8,251
6 \$1,000 claims.....	6,066
NORWOOD—\$536,500	
Name not given.....	270,000
Name not given.....	10,000
\$5,000 to \$8,000: 3 names not given.....	20,525
\$3,000 to \$5,000: Victor H. Nobis, Herman H. Landwehr, 3 names not given.....	18,473
6 \$2,000 claims.....	12,141
4 \$1,000 claims.....	4,450
Industrial: Co. No. 9, 551 claims.....	99,305
OAK HARBOR—\$24,000	
Name not given.....	5,045
\$3,000 to \$5,000: George W. Foreman.....	2,000
2 \$1,000 claims.....	2,000
OAK HILL—\$24,032	
\$3,000 to \$5,000: Thomas W. Jones, 1 name not given.....	8,000
1 claim.....	2,000
2 \$1,000 claims.....	2,016
OHIO CITY—\$67,106	
Name not given.....	26,065
\$15,000 to \$20,000: William H. High.....	2,000
2 \$1,000 claims.....	2,000
ORIENT—\$25,022	
\$20,000 to \$25,000: Harvey T. Hill.....	2,022
2 \$1,000 claims.....	2,022
PAINESVILLE—\$134,000	
\$15,000 to \$20,000: Gilbert S. Cole.....	2,000
1 claim.....	16,626
PATASKALA—\$10,014	
\$3,000 to \$5,000: Barton P. Tharp, 1 name not given.....	8,000
2 \$1,000 claims.....	2,014
PERRYBURG—\$92,700	
Name not given.....	50,364
Name not given.....	5,000
3 \$2,000 claims.....	6,950
1 claim.....	1,000
POWEROY—\$66,000	
\$3,000 to \$5,000: 3 names not given.....	10,930
3 \$2,000 claims.....	6,000
7 \$1,000 claims.....	7,596
PORT CLINTON—\$34,000	
Name not given.....	6,000
2 \$2,000 claims.....	4,000
2 \$1,000 claims.....	2,028
PORTSMOUTH—\$484,000	
\$15,000 to \$20,000: Thomas L. Wall.....	12,000
\$12,000 to \$15,000: Hiram B. Adams.....	8,000
\$8,000 to \$12,000: William C. Knost, 1 name not given.....	22,469
Name not given.....	5,652
\$3,000 to \$5,000: Paul H. Harsha, Stephen S. Halderman, 2 names not given.....	18,224
6 \$2,000 claims.....	13,900
16 \$1,000 claims.....	16,998
Industrial: Co. No. 9, 385 claims.....	69,282
POTTSTOWN—\$10,000	
Name not given.....	10,000
PROSPECT—\$36,152	
\$20,000 to \$25,000: Frank D. Isler.....	10,000
1 claim.....	1,152
RADNOR—\$38,344	
Name not given.....	31,344
\$3,000 to \$5,000: David W. Jones.....	2,000
1 claim.....	2,000
RIDGEWAY—\$11,207	
\$3,000 to \$5,000: Frank P. Smith, Dan Struble.....	7,207
1 claim.....	2,000
1 claim.....	2,000
ROCKY RIVER—\$31,776	
Name not given.....	5,132
2 \$2,000 claims.....	6,749
3 \$1,000 claims.....	3,043
SALEM—\$150,000	
\$12,000 to \$15,000: Dan Cerna.....	8,000
\$8,000 to \$12,000: Llewellyn S. Rose, 1 name not given.....	26,000
Name not given.....	7,000
\$3,000 to \$5,000: Thomas McNicol, 2 names not given.....	11,005
4 \$1,000 claims.....	4,000
SANDUSKY—\$416,000	
Name not given.....	40,200
\$20,000 to \$25,000: 2 names not given.....	44,716



Killed in Auto
Accident Before Policy Was
Written... Widow Paid \$9,878

EIGHT days after he had signed an application for life insurance the insured in the above case was killed in an automobile accident. The policy hadn't been written yet but the insured had paid a quarterly premium in advance and had been given a binding receipt. As a consequence his widow was given the above check for \$9,878.

HANGING ROCK—\$15,344	
\$8,000 to \$12,000: Wm. M. Jefferys	15,344
Name not given.....	8,000
HANOVERTON—\$14,000	
\$3,000 to \$5,000: Lawrence M. Armstrong, 2 names not given	14,000
HARTVILLE—\$239,500	
Name not given.....	267,000
Name not given.....	10,500
1 claim	1,500
HILLSBORO—\$63,000	
\$5,000 to \$8,000.....	5,522
3 \$2,000 claims.....	6,000
5 \$1,000 claims.....	5,012
HOLGATE—\$23,901	
Name not given.....	10,000
\$3,000 to \$5,000: George J. Weber	4,310
HOMEWORTH—\$11,013	
Name not given.....	11,013
HOPEWELL TOWNSHIP—\$10,166	
Name not given.....	10,166
HUDSON—\$50,406	
\$8,000 to \$12,000: 2 names not given	21,927
3,000 to \$5,000: 2 names not given.....	10,000
2 \$1,000 claims.....	2,000
IRONTON—\$124,400	
Scott W. Wilson.....	31,000
1 claim	2,111
2 \$1,000 claims	2,000
JACKSON—\$41,800	
\$3,000 to \$5,000: 2 names not given	7,582
1 claim	2,000
1 claim	1,000
JEFFERSONVILLE—\$23,500	
\$5,000 to \$8,000: 2 names not given	12,500
TEXA—\$45,000	
Name not given.....	4,000
3 \$2,000 claims.....	6,000
2 \$1,000 claims.....	2,000
KENTON—\$67,200	
Name not given.....	6,000
3 \$2,000 claims.....	6,000
6 \$1,000 claims.....	6,000
KINSMAN—\$10,500	
\$3,000 to \$5,000: James S. Edgely	10,500
6 \$1,000 claims.....	6,000
LAKEWOOD—\$805,588	
Name not given.....	20,000
\$15,000 to \$20,000: Clifford Ayers	805,588

OHIO-Continued	
\$8,000 to \$12,000: Henry L. Beckley, 4 names not given.....	45,373
Name not given.....	5,724
\$2,000 to \$5,000: Leverette L. Curtis, James E. Melville Milne, John E. Stang, Emil August Felck, 3 names not given.....	29,288
9 \$2,000 claims.....	18,270
12 \$1,000 claims.....	12,701
SEBRING-\$55,000	
\$20,000 to \$25,000: Oliver H. Sebring, 1 name not given.....	50,000
SHAKER HGTS.-\$382,512	
William D. B. Alexander.....	230,000
Name not given.....	25,000
Name not given.....	15,000
Name not given.....	8,000
4 \$1,000 claims.....	4,512
SIDNEY-\$178,000	
Name not given.....	34,439
Name not given.....	12,500
3 \$2,000 claims.....	7,000
7 \$1,000 claims.....	7,781
SOUTH CHARLESTON-\$80,625	
Henry E. Bateman.....	42,500
Name not given.....	5,635
1 claim.....	1,087
SPRINGFIELD-\$960,000	
Harry L. Levy.....	38,000
\$15,000 to \$20,000: 2 names not given.....	40,000
\$5,000 to \$12,000: 3 names not given.....	29,869
\$5,000 to \$8,000: Frank E. Hostrman, Edward Heaton, 2 names not given.....	26,462
\$3,000 to \$5,000: James A. Patterson, John W. Ernst, Horatio S. Bradley, George Emery Linn, 9 names not given.....	61,672
13 \$2,000 claims.....	27,180
26 \$1,000 claims.....	27,666
Industrial: Co. No. 9, 294 claims.....	52,991
Co. No. 10, 55 claims.....	8,437
STUBENVILLE-\$338,400	
Name not given.....	29,000
\$8,000 to \$12,000: David M. Weir.....	15,000
\$3,000 to \$5,000: Frank McGough.....	6,033
3 \$2,000 claims.....	9,000
9 \$1,000 claims.....	69,282
Industrial: Co. No. 9, 385 claims.....	69,282
SUNBURY-\$28,000	
Name not given.....	15,000
Name not given.....	10,000
SWANTON-\$86,202	
George W. Whipple.....	71,691
1 claim.....	2,011
1 claim.....	1,000
SYLVANIA-\$25,000	
\$8,000 to \$12,000: John Harrison Cherry.....	2,000
2 \$2,000 claims.....	4,000
TERRACE PARK-\$12,500	
Name not given.....	10,500
1 claim.....	2,000
THURMAN-\$12,000	
Name not given.....	10,000
1 claim.....	2,000
TIFFIN-\$279,380	
Hal W. Mochalk.....	43,000
\$8,900 to \$12,000: 3 names not given.....	30,498
Name not given.....	5,000
3 \$2,000 claims.....	6,963
8 \$1,000 claims.....	8,397
TOLEDO-\$5,888,476	
Name not given.....	202,000
Name not given.....	136,000
Willard B. Calkins.....	74,109
Horace E. Newton.....	72,723
Name not given.....	70,897
Name not given.....	61,500
Name not given.....	50,000
Name not given.....	42,814
Omer H. Rehner.....	35,420
Name not given.....	35,000
Name not given.....	30,181
Name not given.....	25,075
\$15,000 to \$20,000: 2 names not given.....	36,000
\$12,000 to \$15,000: 2 names not given.....	26,292
\$5,000 to \$12,000: Charles F. Rannow, Earle S. Bracker, 8 names not given.....	102,351
\$5,000 to \$8,000: Fenton M. Johnson, Lyle A. Gustin, Richard D. Hanefeld, Andrew Molnar, Ellsworth M. Beard, 12 names not given.....	105,763
\$3,000 to \$5,000: Albert Newkorn, Edward J. Murphy, William Armstrong, Chas. A. Seiders, Anthony J. Schmidt, John Felt, George Henry Bodette, Garfield G. Ben-	

nett, Frank Bolger, Leo Bauerschmidt, Melvin O. Ladd, Edwin E. Bloomfield, Lawrence H. Harbauer, George P. Roux, Milton G. Simondal, Charles Wesley Vogel, Charles T. Lawton, Mark A. Jerome, Leonard F. Genthner, 17 names not given.....	134,878
43 \$2,000 claims.....	88,460
134 \$1,000 claims.....	143,848
Industrial: Co. No. 5, 76 claims.....	12,917
Co. No. 9, 632 claims.....	113,893
Co. No. 10, 60 claims.....	11,958
Co. No. 11, 60 claims.....	13,777
TROY-\$58,000	
\$3,000 to \$5,000: 2 names not given.....	8,000
4 \$1,000 claims.....	4,187
VANWERT-\$88,400	
Name not given.....	12,512
Name not given.....	4,027
2 \$1,000 claims.....	2,000
VAUGHNSVILLE-\$13,002	
\$8,000 to \$12,000: Wes Mericle.....	2,002
1 claim.....	1,000
WADSWORTH-\$39,000	
\$3,000 to \$5,000: John W. Wells.....	4,000
2 \$2,000 claims.....	4,000
4 \$1,000 claims.....	4,284
WALBRIDGE-\$10,000	
\$8,000 to \$12,000: James G. Miller.....	15,000
WARREN-\$196,000	
\$5,000 to \$8,000: Frank W. Phillips.....	7,000
\$2,000 to \$5,000: John Mancos, 1 name not given.....	10,000
5 \$2,000 claims.....	23,069
23 \$1,000 claims.....	20,569
Industrial: Co. No. 9, 114 claims.....	20,569
WASHINGTON COURT HOUSE-\$35,000	
Name not given.....	15,000
Name not given.....	10,000
\$3,000 to \$5,000: H. E. Baker, 2 names not given.....	13,000
6 \$1,000 claims.....	6,560
WELLINGTON-\$41,200	
\$3,000 to \$5,000: Rollin J. Miller.....	6,703
5 \$1,000 claims.....	5,037
WELLSVILLE-\$36,000	
Name not given.....	5,035
2 \$2,000 claims.....	4,001
1 claim.....	1,000
WEST ALEXANDRIA-\$18,250	
Name not given.....	8,000
\$3,000 to \$5,000: Sherman Mills.....	2,158
1 claim.....	2,060
WICKLIFFE-\$13,127	
Name not given.....	10,127
WILMINGTON-\$81,400	
\$3,000 to \$5,000: 2 names not given.....	8,000
5 \$2,000 claims.....	10,556
3 \$1,000 claims.....	3,014
WOOSTER-\$125,000	
Name not given.....	15,561
Name not given.....	5,932
\$3,000 to \$5,000: 3 names not given.....	12,364
5 \$2,000 claims.....	10,130
6 \$1,000 claims.....	6,152
WYOMING-\$108,000	
\$25,000 to \$30,000: Robert C. Lees.....	10,000
Name not given.....	10,000
\$5,000 to \$8,000: 2 names not given.....	12,501

\$2,000 claims.....	6,000
1 claim.....	1,000
XENIA-\$184,500	
\$20,000 to \$25,000: 2 names not given.....	25,550
\$8,000 to \$12,000: 2 names not given.....	16,852
Name not given.....	5,509
\$3,000 to \$5,000: J. J. Keible, 2 names not given.....	15,000
3 \$2,000 claims.....	6,000
1 claim.....	1,500
YOUNGSTOWN-\$2,104,000	
Jesse A. Hilliard.....	43,000
Name not given.....	25,159
Name not given.....	20,000
\$8,000 to \$12,000: Leo Kontrey, George N. Humenik, 3 names not given.....	50,011
\$5,000 to \$8,000: Onufer Salanski, Nicholas G. Pappas, Edward A. Robinson, 2 names not given.....	26,803
\$3,000 to \$5,000: Edward S. Jones, Roy T. Bell, Michael J. Coyne, William A. Smith, David M. Nanson, Charles Krauter, Joseph H. Onions, Lewis M. Sanders, Joseph Mitrick, 11 names not given.....	77,881
17 \$2,000 claims.....	35,097
71 \$1,000 claims.....	74,746
Industrial: Co. No. 5, 13 claims.....	2,809
Co. No. 6, 8 claims.....	1,308
Co. No. 9, 282 claims.....	50,897

CAREGIE-\$38,441	
Name not given.....	25,491
2 \$1,000 claims.....	2,000
CHELSEA-\$21,300	
\$3,000 to \$5,000: John M. Sharp, 1 name not given.....	10,000
2 \$2,000 claims.....	5,000
CHICKASHA-\$68,000	
\$3,000 to \$5,000: Walter Jones, 1 name not given.....	9,273
3 \$2,000 claims.....	6,000
4 \$1,000 claims.....	4,912
Industrial: Co. No. 8, 39 claims.....	8,619
CLINTON-\$190,232	
Name not given.....	104,340
Name not given.....	30,000
Name not given.....	10,548
Ellery A. Humphrey.....	3,004
3 \$1,000 claims.....	3,004
COALGATE-\$31,500	
\$12,000 to \$15,000: John T. Simpson.....	30,020
CORDELL-\$36,020	
\$8,000 to \$12,000: 3 names not given.....	30,020
COWETA-\$14,000	
Name not given.....	10,000
CUSHING-\$61,800	
Name not given.....	15,832
\$5,000 to \$8,000: John L. Maloney.....	1,000
1 claim.....	1,000

\$8,000 to \$12,000: Jno. Everett Traylor.....	3,000
Name not given.....	6,276
3 \$2,000 claims.....	1,024
1 claim.....	16
Industrial: Co. No. 8, 14 claims.....	3,068
KIEFER-\$25,200	
\$15,000 to \$20,000: Joseph M. Zammer.....	15,000
MCLESTER-\$129,000	
\$15,000 to \$20,000: Simeon L. Sites.....	29,000
\$12,000 to \$15,000: Herman Levine, 1 name not given.....	5,000
Name not given.....	8,525
4 \$2,000 claims.....	7,700
6 \$1,000 claims.....	1,510
Industrial: Co. No. 8, 5 claims.....	1,510
MARLOW-\$55,900	
\$25,000 to \$30,000: Jarrell D. Wade.....	5,000
\$5,000 to \$8,000: Thomas Stephens.....	2,000
Name not given.....	1,000
MARSHALL-\$19,147	
Name not given.....	10,000
Name not given.....	5,002
Name not given.....	3,178
1 claim.....	1,000
MAUD-\$10,000	
\$3,000 to \$5,000: Rolla W. Smith, 1 name not given.....	8,000
1 claim.....	2,000
MUSKOGEE-\$365,000	
\$20,000 to \$25,000: Douglas F. Williams, 1 name not given.....	42,824
Name not given.....	12,880
Name not given.....	10,000
\$5,000 to \$8,000: Thomas Monroe, 1 name not given.....	13,500
\$3,000 to \$5,000: Augustus Cleveland Seawell, 2 names not given.....	15,000
6 \$2,000 claims.....	13,000
7 \$1,000 claims.....	7,200
Industrial: Co. No. 8, 63 claims.....	15,340
Co. No. 10, 68 claims.....	10,180
NORMAN-\$78,600	
\$8,000 to \$12,000: Henry P. Meyer, 1 name not given.....	18,550
\$3,000 to \$5,000: 3 names not given.....	11,000
1 claim.....	2,000
3 \$1,000 claims.....	3,000
Industrial: Co. No. 8, 2 claims.....	440
NOWATA-\$78,300	
John R. Collins.....	50,597
Name not given.....	3,060
1 claim.....	2,052
1 claim.....	1,000
OKLAHOMA CITY-\$2,653,500	
Snowdon Parlette.....	144,000
Alexander L. Younger.....	116,500
Name not given.....	100,000
Joseph K. D. Shaffer.....	55,452
Name not given.....	54,452
Name not given.....	45,806
Leonard L. Klein.....	33,031
\$25,000 to \$30,000: George W. Piersol, 1 name not given.....	51,102
\$20,000 to \$25,000: 5 names not given.....	118,020
\$12,000 to \$15,000: 2 names not given.....	30,000
\$8,000 to \$12,000: Ira C. Brown, 2 names not given.....	31,254
\$5,000 to \$8,000: Olla E. Mapel, Glenn Ellison, 5 names not given.....	44,742
\$3,000 to \$5,000: Ira G. Smith, Joseph W. McCaslin, Robert T. Curley, Charles C. Hardin, Harold A. Douglas, Thomas F. Murry, Jefferson D. Brookshier, William H. Wisdom, Mann Harris, Wm. Bassett, William G. Hagar, Owen Scott Babcock, 22 names not given.....	138,192
42 \$2,000 claims.....	117,168
55 \$1,000 claims.....	55,921
Industrial: Co. No. 8, 105 claims.....	28,499
Co. No. 10, 124 claims.....	26,018
OKMULGEE-\$172,000	
Name not given.....	16,500
\$3,000 to \$5,000: Isaac H. Steinholz, Robert E. Simpson, 2 names not given.....	14,012
8 \$2,000 claims.....	16,500
4 \$1,000 claims.....	4,174
Industrial: Co. No. 8, 20 claims.....	5,360
ORLANDO-\$12,000	
Name not given.....	6,000
Name not given.....	5,000
PAWUSKA-\$41,200	
Name not given.....	10,000
2 \$2,000 claims.....	4,047
5 \$1,000 claims.....	5,355

PIEDMONT-\$14,414	
\$12,000 to \$15,000: Gooder F. Gossett.....	515,000
PONCA CITY-\$820,300	
George L. Miller.....	50,000
Name not given.....	50,000
Name not given.....	50,000
Name not given.....	28,211
Name not given.....	25,000
\$12,000 to \$15,000: Alfred Heinemann.....	5,101
\$3,000 to \$5,000: 2 names not given.....	8,018
1 claim.....	2,000
6 \$1,000 claims.....	6,500
Industrial: Co. No. 8, 9 claims.....	1,331
PONDREEK-\$16,200	
\$8,000 to \$12,000: French J. Gentry.....	20,000
PRAGUE-\$30,150	
\$8,000 to \$12,000: 2 names not given.....	20,000
\$3,000 to \$5,000: Roy H. Guild.....	4,000
2 \$2,000 claims.....	4,000
SAND SPRINGS-\$48,200	
\$5,000 to \$8,000: 2 names not given.....	11,099
2 \$2,000 claims.....	4,024
Industrial: Co. No. 8, 9 claims.....	2,582
SAPULPA-\$394,200	
Name not given.....	182,000
Name not given.....	52,000
Name not given.....	17,942
\$3,000 to \$5,000: 2 names not given.....	20,000
Name not given.....	8,000
\$3,000 to \$5,000: Hugh A. McCauley, 4 names not given.....	20,681
2 \$2,000 claims.....	4,000
4 \$1,000 claims.....	4,008
Industrial: Co. No. 8, 7 claims.....	1,875
SAWYER-\$12,510	
Name not given.....	8,493
Name not given.....	4,017
SEMINOLE-\$14,118	
\$3,000 to \$5,000: Moses E. Tenan, George L. Lewis.....	8,000
6 \$1,000 claims.....	6,118
SHAWNEE-\$30,000	
2 \$2,000 claims.....	4,702
5 \$1,000 claims.....	5,000
Industrial: Co. No. 8, 23 claims.....	4,303
KIATOOK-\$20,300	
\$12,000 to \$15,000: Alfred A. Hoots.....	1,000
STILLWATER-\$63,100	
\$15,000 to \$20,000: Arthur C. Baer.....	9,217
\$3,000 to \$5,000: Joel S. Sewell, 1 name not given.....	9,217
2 \$2,000 claims.....	4,000
3 \$1,000 claims.....	3,275
TULSA-\$2,040,000	
Name not given.....	76,498
William G. Lemmon.....	74,743
Wm. G. Lackey.....	64,271
Name not given.....	55,637
Name not given.....	52,596
Alvin C. Johnson.....	37,995
Irvin G. Fidler.....	36,000
Name not given.....	35,000
Robt. E. Davis.....	32,000
Name not given.....	25,218
\$15,000 to \$20,000: Clarence G. Cross, 1 name not given.....	35,500
\$12,000 to \$15,000: Wm. S. McCray, Frank E. Croto, Thomas Jephtha Chastain, W. H. Cox, 4 names not given.....	70,900
\$5,000 to \$8,000: Aubrey C. Brown.....	1,000
\$3,000 to \$5,000: E. E. Cooper, D. A. Goodwin, Amos J. Wigfield, Mrs. Mary Fitzgerald, Geo. B. Frasher, P. D. Shoup, Conrad Becker, Elisha L. Essley, Andrew J. Rudd, C. W. Brewer, 8 names not given.....	79,674
18 \$2,000 claims.....	36,430
31 \$1,000 claims.....	33,628
Industrial: Co. No. 8, 86 claims.....	24,985
Co. No. 10, 57 claims.....	10,985
WALTERS-\$24,000	
Name not given.....	5,000
2 \$2,000 claims.....	4,500
1 claim.....	1,000
WILSON-\$29,800	
\$3,000 to \$5,000: S. D. Henderson, 2 names not given.....	10,000
1 claim.....	2,000
3 \$1,000 claims.....	3,054
WYONA-\$36,020	
Pleasant R. Williams.....	47,054
2 \$2,000 claims.....	6,766

Insurance Takes on New Appearance

VISIONS of our people have broadened tremendously on the subject of insurance. There was a time in the beginning of this business when only a few appreciated its importance. To the man of short vision paying money for an insurance premium looked some years ago like the equivalent of pouring sand in a rat-hole. To this short visioned fellow the big insurance concerns of the country were sapping the substance of the people by requiring them to pay annual premiums on policies which due to the prevailing narrowness of vision looked to be of doubtful value. Respecting life insurance the expression was common some years ago that "The only way to get even with an insurance company is to die."

The insurance business takes on an entirely different appearance when we broaden our vision to a degree sufficient to cover a generation of time or a span long enough to cover the completion of a number of contracts.—Council Bluffs, Ia. "Nonpareil."

OKLAHOMA																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
-----------------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

OREGON

ALBANY—\$45,000

\$3,000 to \$5,000: 2 names
not given..... 8,911
2 \$2,000 claims..... 4,099
4 \$1,000 claims..... 4,186

ASHWOOD—\$15,000

Name not given..... 15,000

ASTORIA—\$452,000

Name not given..... 86,000
\$25,000 to \$30,000: Charles
V. Brown..... 15,045
Name not given..... 8,761
\$5,000 to \$8,000: 2 names
not given..... 12,669
2 \$2,000 claims..... 4,090
3 \$1,000 claims..... 3,900

BAKER CITY—\$112,000

Name not given..... 10,000
\$5,000 to \$8,000: Percy W.
Breck..... 6,000
\$3,000 to \$5,000: George
Courtney Hoff, 1 name
not given..... 6,039
2 \$2,000 claims..... 1,026
1 claim..... 1,026

BEND—\$124,000

Name not given..... 20,000
Name not given..... 10,000
Name not given..... 3,432
3 \$2,000 claims..... 6,040
3 \$1,000 claims..... 3,000

CENTRAL POINT—\$24,400

\$5,000 to \$8,000: Robert H.
Paxson..... 4,000
Name not given..... 1,000
1 claim..... 1,000

CORVALLIS—\$126,000

Name not given..... 17,000
Name not given..... 11,000
\$3,000 to \$5,000: Walter K.
Taylor, 1 name not given..... 10,000
2 \$2,000 claims..... 4,000
2 \$1,000 claims..... 2,000

ECHO—\$21,117

\$3,000 to \$5,000: 3 names
not given..... 13,067
1 claim..... 2,000

EUGENE—\$166,000

Name not given..... 8,100
\$3,000 to \$5,000: James B.
Chappel, 2 names not given..... 11,004
10 \$2,000 claims..... 21,113
6 \$1,000 claims..... 6,016

HOOD RIVER—\$46,000

\$3,000 to \$5,000: 2 names
not given..... 6,247
2 \$2,000 claims..... 4,044

INDEPENDENCE—\$20,306

Name not given..... 5,500
1 claim..... 2,353
2 \$1,000 claims..... 2,000

KLAMATH FALLS—\$132,500

\$12,000 to \$15,000: Thos. C.
Campbell..... 11,414
Name not given..... 5,000
2 \$2,000 claims..... 4,000
3 \$1,000 claims..... 3,000

LA GRANDE—\$55,000

Name not given..... 5,000
2 \$2,000 claims..... 4,064
3 \$1,000 claims..... 3,000

MEDFORD—\$70,000

Name not given..... 5,023
Name not given..... 5,000
5 \$2,000 claims..... 10,442
4 \$1,000 claims..... 4,007

NEWBERG—\$34,000

Name not given..... 6,064
2 \$2,000 claims..... 4,071

PENNSYLVANIA

ALLENTOWN—\$644,000

\$5,000 to \$8,000: 2 names
not given..... 12,072
\$3,000 to \$5,000: Bertram
A. Beale, Jane Fink, 2
names not given..... 10,367
9 \$2,000 claims..... 18,000
23 \$1,000 claims..... 24,567
Industrial: Co. No. 1, 110
claims..... 18,803
Co. No. 5, 228 claims..... 44,522
Co. No. 10, 100 claims..... 17,812

ALTOONA—\$730,000

Robert P. Notley..... 35,000
Name not given..... 22,000
Name not given..... 15,000
\$5,000 to \$12,000: 2 names
not given..... 20,762
\$2,000 to \$5,000: William
E. Hoffman, 8 names not
given..... 40,500
5 \$2,000 claims..... 11,050
12 \$1,000 claims..... 14,543
Industrial: Co. No. 5, 9
claims..... 140

ANNVILLE—\$33,000

\$3,000 to \$5,000: 3 names
not given..... 12,345
2 \$1,000 claims..... 2,000

ARDMORE—\$182,502

Name not given..... 45,000
\$20,000 to \$25,000: 2 names
not given..... 50,000
\$2,000 to \$5,000: 4 names
not given..... 18,000

NORTH BEND—\$83,200

Name not given..... 12,500
\$3,000 to \$5,000: Phillip J.
Keiser, 1 name not
given..... 9,000
1 claim..... 2,013

NORTH JUNCTION—\$45,000

Name not given..... 45,000

ONTARIO—\$46,000

Name not given..... 10,000

OREGON CITY—\$229,000

Name not given..... 62,500
Name not given..... 62,000
\$3,000 to \$5,000: 4 names
not given..... 14,000
3 \$2,000 claims..... 6,034
3 \$1,000 claims..... 3,500

OSWEGO—\$80,510

Name not given..... 24,313
\$8,000 to \$12,000: 2 names
not given..... 20,000
Name not given..... 8,000
\$3,000 to \$5,000: 2 names
not given..... 5,600

PENDLETON—\$60,000

\$3,000 to \$5,000: Elizabeth
J. Enbysk, Edgar J. Som-
erville..... 9,100
1 claim..... 2,000
2 \$1,000 claims..... 2,000

PORTLAND—\$6,690,000

Name not given..... 78,500
Name not given..... 60,000
Name not given..... 50,000
Name not given..... 41,000
Name not given..... 40,500
Name not given..... 36,000
\$25,000 to \$30,000: 2 names
not given..... 59,312
\$20,000 to \$25,000: 5 names
not given..... 120,505
\$15,000 to \$20,000: 9 names
not given..... 168,847
\$12,000 to \$15,000: 8 names
not given..... 109,724
\$8,000 to \$12,000: John H.
Bagley, Seva B. Stewart,
Geo. O. Braudenberg,
Tomoshici Sumida, Fred-
erick Rekeate: 9 names
not given..... 137,298
\$5,000 to \$8,000: Harry C.
Ewing, Fred Carlton: 12
names not given..... 92,561
\$3,000 to \$5,000: Carlton T.
Roberts, Palmer S. Smith,
Albert Fleishman, Harold
C. Bean, Johan Paulsen,
James I. Marshall, George
A. Cable, William A. Cole,
William Ballie, Evon D.
Williams, Willis Ireland,
Frank S. Johnson, Her-
man E. Starker, Fred-
erick Bowen, Walter V.
Williams: 61 names not
given..... 307,992
102 \$2,000 claims..... 213,867
100 \$1,000 claims..... 104,744

SALEM—\$98,000

\$3,000 to \$5,000: 2 names
not given..... 7,599
6 \$2,000 claims..... 12,567
9 \$1,000 claims..... 9,000

SILVERTON—\$38,400

\$5,000 to \$8,000: Willis M.
Hubbs..... 6,374
\$3,000 to \$5,000: 2 names
not given..... 3,000

THE DALLES—\$114,000

Name not given..... 15,000
Name not given..... 10,000
Name not given..... 6,000
Name not given..... 4,071
2 \$2,000 claims..... 4,000
3 \$1,000 claims..... 3,000
LPL—Add Individual Pap-
ments.....

THE DALLES—\$114,000

Name not given..... 15,000
Name not given..... 10,000
Name not given..... 6,000
Name not given..... 4,071
2 \$2,000 claims..... 4,000
3 \$1,000 claims..... 3,000
LPL—Add Individual Pap-
ments.....

ARIEL—\$43,251

\$15,000 to \$20,000: 2 names
not given..... 30,771
Name not given..... 8,480

ASPINWALL—\$46,000

\$8,000 to \$12,000: Louis L.
Sattler, Jr..... 18,803
Co. No. 5, 228 claims..... 44,522
Co. No. 10, 100 claims..... 17,812

AVONMORE—\$27,800

Name not given..... 13,000
2 \$1,000 claims..... 2,000

BALA-CYNWYD—\$89,811

James T. Hitchings..... 57,000
\$3,000 to \$5,000: 3 names
not given..... 11,811
1 claim..... 2,000

BANGOR—\$78,000

\$12,000 to \$15,000: Wm. H.
Long..... 4,002
4 \$1,000 claims..... 4,002

BARTONSVILLE—\$16,500

Name not given..... 13,000
1 claim..... 1,500

BEAVER—\$94,000

\$20,000 to \$25,000: George
W. Workman..... 1,500
\$3,000 to \$5,000: Mathew
S. Farrelly..... 9,000
3 \$2,000 claims..... 6,000

BEAVER FALLS—\$129,000

Name not given..... 5,068

\$3,000 to \$5,000: 2 names
not given..... 8,000
2 \$1,000 claims..... 2,000
Industrial: Co. No. 1, 45
claims..... 11,978
Co. No. 6, 19 claims..... 4,691

BEDFORD—\$46,000

1 claim..... 2,000
8 \$1,000 claims..... 9,227

BELLEFONTE—\$37,000

\$3,000 to \$5,000: Hugh S.
Taylor..... 4,000
2 \$2,000 claims..... 4,000
5 \$1,000 claims..... 5,000

BELLEVUE—\$293,000

Name not given..... 100,000
Wm. R. Adams..... 50,000
\$20,000 to \$25,000: Charles
Bock..... 7,853
\$3,000 to \$5,000: 2 names
not given..... 7,853
4 \$1,000 claims..... 4,030

BERWICK—\$58,000

Name not given..... 5,000
2 \$2,000 claims..... 6,000
2 \$1,000 claims..... 2,052

BETHLEHEM—\$180,000

\$2,000 to \$5,000: George H.
Kressler, 5 names not
given..... 22,057
2 \$2,000 claims..... 4,000
9 \$1,000 claims..... 9,600

BLAW KNOX—\$12,000

Name not given..... 10,000

BUTLER—\$485,012

Name not given..... 40,000
Name not given..... 17,705
\$5,000 to \$12,000: 2 names
not given..... 22,000
\$5,000 to \$8,000: James
Clyde Boyle, Edward M.
Perrin, 2 names not
given..... 25,942
\$3,000 to \$5,000: Anna
Narvbecky, Maria Mur-
dica, 4 names not
given..... 24,431
9 \$2,000 claims..... 18,662
12 \$1,000 claims..... 13,144
Industrial: Co. No. 1, 39
claims..... 12,775

CAMP HILL—\$61,253

Name not given..... 20,000
2 names not given..... 20,000
Name not given..... 3,531
2 \$1,000 claims..... 2,500

CANADENSIS—\$12,000

Name not given..... 10,000

CARBONDALE—\$36,000

\$3,000 to \$5,000: 2 names
not given..... 8,309
3 \$2,000 claims..... 6,000
4 \$1,000 claims..... 4,082

CARLISLE—\$126,400

Name not given..... 10,000
Name not given..... 6,672
Name not given..... 3,013
1 claim..... 2,000
4 \$1,000 claims..... 4,008

CLINTON COUNTY—\$37,000

Charles H. Long..... 37,000

CLINTONVILLE—\$20,000

Name not given..... 16,914
2 \$1,000 claims..... 2,069

COLUMBIA—\$140,000

Joseph F. Herbert..... 24,570
Name not given..... 13,000
Name not given..... 6,126
\$3,000 to \$5,000: 2 names
not given..... 7,519
2 \$1,000 claims..... 2,000

CONNELLSVILLE—\$37,200

Name not given..... 8,107
\$3,000 to \$5,000: 2 names
not given..... 9,745
1 claim..... 2,500
5 \$1,000 claims..... 5,742

CORAOPLIS—\$28,000

Name not given..... 10,000

CRAFTON—\$76,000

Name not given..... 16,156
\$8,000 to \$12,000: John A.
Coyle..... 3,000
3 \$1,000 claims..... 3,000

CRUCIBLE—\$22,000

\$15,000 to \$20,000: Chas. E.
Simons..... 4,041
3 \$1,000 claims..... 3,000

DANVILLE—\$63,000

Name not given..... 6,685
Name not given..... 3,013
2 \$2,000 claims..... 4,041
3 \$1,000 claims..... 3,000

DUNMORE—\$128,000

Name not given..... 25,000
1 claim..... 2,000
1 claim..... 1,000

DUQUESNE—\$96,000

\$12,000 to \$15,000: Martin
J. Beamon, Jr..... 3,000
\$3,000 to \$5,000: William
H. Beatty, 1 name not
given..... 7,334
1 claim..... 1,000

EASTON—\$188,000

\$3,000 to \$5,000: 4 names
not given..... 15,000
1 claim..... 15,575
Industrial: Co. No. 1, 133
claims..... 17,122
Co. No. 12, 26 claims..... 5,196

E. PITTSBURGH—\$56,000

\$3,000 to \$5,000: John H.
Boyle, Edward Morgan..... 6,009
3 \$2,000 claims..... 6,034

EDGEWORTH—\$166,447

Name not given..... 110,000
Name not given..... 25,000
Name not given..... 15,000

ELIZABETHVILLE—\$27,324

\$3,000 to \$5,000: 4 names
not given..... 12,000
2 \$1,000 claims..... 2,369

ELKINS PARK—\$50,327

Milton J. Bloom..... 195,328
Name not given..... 80,000
Theodore Meyer..... 45,000
Name not given..... 37,280
Name not given..... 30,000
\$20,000 to \$25,000: 3 names
not given..... 75,000
Name not given..... 20,000
\$12,000 to \$15,000: 2 names
not given..... 27,719
\$8,000 to \$12,000: William
O. Threapleton..... 3,000
\$3,000 to \$5,000: 3 names
not given..... 15,000
1 claim..... 1,000

ELLWOOD CITY—\$163,400

\$3,000 to \$5,000: Otto E.
Bartel, 1 name not
given..... 8,001
21 \$2,000 claims..... 42,000
10 \$1,000 claims..... 20,000

EMPORIUM—\$42,000

\$3,000 to \$5,000: John B.
Pulmer, 1 name not
given..... 8,000
2 \$1,000 claims..... 2,030

EMSWORTH—\$34,018

Name not given..... 4,000
4 \$2,000 claims..... 8,000
1 claim..... 1,000

EPHRATA—\$58,010

Name not given..... 20,000
1 claim..... 1,500

ERIE—\$1,300,000

\$25,000 to \$30,000: Frank
P. Boyd..... 31,921
\$8,000 to \$12,000: 3 names
not given..... 31,921
\$5,000 to \$8,000: 6 names
not given..... 31,921
\$3,000 to \$5,000: George B.
McIntyre, Martin C. Con-
nell, William S. Pollock,
John H. Richardson, Mat-
thew Griswold, William
Samuel Davis, Rudolph
Conrader, Frank L. Kel-
ly, 12 names not given..... 81,317
24 \$2,000 claims..... 48,000
62 \$1,000 claims..... 62,000
Industrial: Co. No. 5, 64
claims..... 15,428

EVERETT—\$51,480

Name not given..... 20,720
\$3,000 to \$5,000: George H.
Gibney, 1 name not
given..... 9,984
4 \$1,000 claims..... 4,021

FACTORYVILLE—\$19,052

\$8,000 to \$12,000: Harry
W. Seamans..... 2,000
1 claim..... 2,000

FLEMING—\$11,110

Name not given..... 10,110
2 \$1,000 claims..... 2,000

FOREST CITY—\$22,500

\$8,000 to \$12,000: Franklin
M. Gardiner..... 1,000

FRANKFORD—\$16,000

\$3,000 to \$5,000: 3 names
not given..... 13,000
1 claim..... 2,000

FRANKLIN—\$102,500

\$12,000 to \$15,000: John M.
Riseman..... 10,000
\$5,000 to \$8,000: Frank E.
Hummelbaugh..... 14,000
\$3,000 to \$5,000: William
P. F. Ferguson, 3 names
not given..... 14,000
3 \$2,000 claims..... 6,000
1 claim..... 1,000

FREEMANSBURG—\$23,827

Name not given..... 10,157

FREEPORT—\$26,004

Name not given..... 9,000
Name not given..... 5,000
1 claim..... 2,000

GERMANTOWN—\$70,500

Name not given..... 26,000
\$5,000 to \$8,000: 2 names
not given..... 10,000
Name not given..... 5,000
2 \$1,000 claims..... 2,500

Pays \$41.72 and \$2,000 Goes to Support of 11 Small Children



The above settlement check was given the father of a 20 year old boy who was killed when a railroad train smashed into an automobile in which he was riding. The insured had taken out a 20 year endowment life policy for \$1,000 in August last year and paid one annual premium of \$41.72. The policy had a double indemnity clause and the beneficiary was given a check for double the face value of the contract. The assured was the oldest of a family of 11 children and his wages were a material factor in the care and education of his younger brothers and sisters.

BLOOMSBURG—\$78,326

\$8,000 to \$12,000: Charles
A. Hart..... 11,500
\$3,000 to \$5,000: 4 names
not given..... 14,000
3 \$2,000 claims..... 6,000
3 \$1,000 claims..... 3,000

PENNSYLVANIA—Continued

N. A. Rieffer, A. J. Lawrence, William G. Murphy, Stefano Monastero, Laurie L. Carson, 28 names not given.....367,069	
\$5,000 to \$8,000: E. H. Stewart, Solomon Lazero-vitz, Henry M. White-house, Theodore August Krumm, William C. Phillips, William A. Gummie, 14 names not given.....135,584	
\$2,000 to \$5,000: Richard H. Jackson, Morris S. Wertheimer, R. W. Weidenbacker, Edward F. Turner, Alfred Francis Harvey, Charles Thomas Irvin Schwartz, Christina Schneider, William P. Phillips, Vincenzo Pella, Chas. L. Neeler, Peter J. Dunn, M. C. Dodds, E. G. Codner, Nathan Menzer, Paul D. Wright, William Denamore, Gerson A. Samuels, William Broecker, Joseph R. Fret, Henry L. Schueck, Chas. A. Hutchison, A. H. Moellenbrock, William Kling, Albert Kestner, Patrick Gaughan, David M. Bowen, Edward H. Brindley, Joseph D. Kelly, William B. Bioedorn, Martin H. Kroll, John Ford, Josef Mruk, Morris Simer, John Sturk, Olive Maud Urban, B. G. Kuhn, Walter B. Edmundson, John Bowden Fram, Wm. Bruckman, John Joseph B. Rowan, Robert P. Rittie, Constantinos Papapetros, Frank Y. Over, John C. Myers, A. R. Maxwell, Harry S. Monebrook, Edward J. Kelley, Walter A. Hurd, George L. Jones, Frederick Householder, James A. Allison, Charles W. Alston, 52 names not given.....451,120	
112 \$2,000 claims.....462,693	
591 \$1,000 claims.....606,900	
Industrial: Co. No. 1, 29 claims.....61,775	
Co. No. 4, 270 claims.....47,775	
Co. No. 5, 712 claims.....180,576	
Co. No. 6, 136 claims.....23,428	
Co. No. 9, 843 claims.....151,891	
Co. No. 10, 101 claims.....21,315	
PITTSBURGH—\$202,000	
Eugene Scrudate.....30,000	
\$8,000 to \$12,000: Martin C. Gaughan.....30,000	
\$2,000 to \$5,000: Lawrence Kearns.....1,048	
1 \$1,000 claim.....1,048	
PLYMOUTH MEETING—\$37,562	
Name not given.....30,562	
POTTSTOWN—\$128,000	
\$12,000 to \$15,000: Charles Reed Wilde.....10,000	
Name not given.....10,000	
\$3,000 to \$5,000: 2 names not given.....7,845	
4 \$1,000 claims.....4,000	
POTTSVILLE—\$153,000	
Name not given.....9,192	
Name not given.....5,479	
1 claim.....2,000	
4 \$1,000 claims.....4,677	
Industrial: Co. No. 12, 80 claims.....18,131	
PUNXSUTAWNEY—\$108,000	
Name not given.....13,500	
4 \$2,000 claims.....8,341	
5 \$1,000 claims.....6,153	
RADNOR—\$46,127	
Name not given.....22,500	
Name not given.....10,000	
1 claim.....2,127	
1 claim.....1,500	
READING—\$1,970,076	
Name not given.....100,000	
Name not given.....20,300	
\$15,000 to \$20,000: 4 names not given.....66,380	
\$12,000 to \$15,000: James A. Schofer, 2 names not given.....40,500	
\$8,000 to \$12,000: K. L. Helbig, 10 names not given.....111,225	
\$5,000 to \$8,000: Ervin Brok, Edwin Mersinger, 2 names not given.....34,522	
\$3,000 to \$5,000: Ervin Brok, L. C. Smith, 18 names not given.....81,070	
14 \$2,000 claims.....28,000	
33 \$1,000 claims.....34,832	
Industrial: Co. No. 1, 85 claims.....11,489	
Co. No. 12, 58 claims.....7,759	
REDLEY PARK—\$52,000	
Rudolph H. Sach.....50,000	
RED ROCK—\$21,000	
\$15,000 to \$20,000: George H. Howe.....2,000	
RICHLAND—\$27,092	
Name not given.....25,092	
ROCHESTER—\$298,000	
Name not given.....62,000	
Name not given.....25,000	
Name not given.....20,000	
\$3,000 to \$5,000: 4 names not given.....14,236	
1 claim.....2,000	

6 \$1,000 claims.....6,000	
Industrial: Co. No. 9, 106 claims.....19,015	
ROXBOROUGH—\$50,815	
Name not given.....25,000	
Name not given.....20,000	
2 \$1,000 claims.....2,815	
SALISBURY—\$33,000	
\$12,000 to \$15,000: Levi Phillips Young.....8,000	
Name not given.....5,000	
1 claim.....2,000	
SANDY CREEK—\$12,000	
Name not given.....10,000	
SCOTSDALE—\$57,000	
Clarence D. Erlwine.....40,000	
Name not given.....3,000	
1 claim.....2,000	
1 claim.....1,000	
SCRANTON—\$3,306,017	
John E. Weisenbuh.....242,050	
Name not given.....211,000	
Andrew J. Casey.....193,600	
Name not given.....26,989	
\$15,000 to \$20,000: Archibald Burdick, Emil J. Wolfgang, 1 name not given.....54,691	
Name not given.....15,000	
\$8,000 to \$12,000: Orville S. Phillips, 2 names not given.....42,677	
\$3,000 to \$5,000: Charles F. Eweeney, Moses Schwartz, 15 names not given.....79,932	
23 \$2,000 claims.....48,027	
42 \$1,000 claims.....45,304	
Industrial: Co. No. 12, 169 claims.....41,329	
SEWICKLEY—\$1,147,005	
James W. Oliver.....395,000	
Wm. E. Frick.....127,000	
Name not given.....82,000	
Name not given.....31,726	
Name not given.....30,000	
Name not given.....15,000	
Name not given.....5,534	
\$3,000 to \$5,000: 2 names not given.....9,000	
3 \$2,000 claims.....7,000	
1 claim.....1,043	
SHAMOKIN—\$208,000	
Name not given.....12,189	
\$8,000 to \$12,000: William E. Stoflett.....6,074	
\$3,000 to \$5,000: Joseph Andrezejewski, 2 names not given.....15,000	
3 \$2,000 claims.....6,074	
2 \$1,000 claims.....2,028	
Industrial: Co. No. 12, 97 claims.....18,907	
SHARON—\$138,000	
Name not given.....10,000	
\$3,000 to \$5,000: John L. Barker, 1 name not given.....7,185	
2 \$2,000 claims.....4,500	
12 \$1,000 claims.....12,516	
SHARON HILL—\$76,020	
James H. Ellwood, Jr., 25,000	
Name not given.....15,000	
\$8,000 to \$12,000: Wm. C. Irish.....2,000	
SHENANDOAH—\$102,095	
Name not given.....33,547	
2 \$1,000 claims.....3,500	
SOMERSET—\$41,266	
Name not given.....12,610	
1 claim.....2,000	
2 \$1,000 claims.....2,023	
SOUTH LANGHORNE—\$22,780	
\$20,000 to \$25,000: Frederick Goltzsch Lentz.....2,000	
SPRINGMOUNT—\$20,000	
Name not given.....20,000	
SOUTH WILLIAMSPORT—\$89,200	
\$12,000 to \$15,000: Carlisle Weaver Mason.....2,196	
2 \$1,000 claims.....2,196	
STAFFORD—\$70,781	
\$15,000 to \$20,000: G. L. Warner.....40,500	
STATE COLLEGE—\$58,505	
Name not given.....10,000	
\$3,000 to \$5,000: Clarence O. Broome, William E. Graffius, 2 names not given.....15,747	
1 claim.....2,000	
1 claim.....1,000	
STROUDSBURG—\$34,000	
Name not given.....4,637	
1 claim.....2,000	
1 claim.....1,001	
SWARTHMORE—\$36,750	
Name not given.....9,000	
\$5,000 to \$8,000: 2 names not given.....12,000	
\$3,000 to \$5,000: 5 names not given.....21,993	
1 claim.....2,000	
3 \$1,000 claims.....3,753	
SWISSVALE—\$64,000	
Name not given.....20,000	
Name not given.....5,000	
2 \$2,000 claims.....4,000	
3 \$1,000 claims.....3,236	
TAMAQUA—\$08,000	
Name not given.....20,732	
1 claim.....2,000	
2 \$1,000 claims.....2,330	

TITUSVILLE—\$230,600	
Name not given.....40,000	
Name not given.....27,676	
Name not given.....15,017	
Name not given.....10,000	
Name not given.....5,000	
1 claim.....2,010	
2 \$1,000 claims.....2,000	
TORRESDALE—\$13,000	
Name not given.....10,000	
TRENTLERTOWN—\$15,000	
\$3,000 to \$5,000: 3 names not given.....13,011	
TROUT RUN—\$85,025	
Name not given.....52,500	
Name not given.....25,000	
Name not given.....3,025	
TROY—\$205,065	
Name not given.....100,000	
Name not given.....2,830	
2 \$1,000 claims.....2,234	
TYRONE—\$72,000	
Frank K. Troutwine.....20,000	
Name not given.....5,000	
2 \$1,000 claims.....2,001	
UNIONTOWN—\$198,000	
Name not given.....25,005	
2 \$2,000 claims.....5,000	
2 \$1,000 claims.....2,000	
Industrial: Co. No. 1, 32 claims.....7,774	

WAYNE—\$133,000	
Name not given.....40,000	
Name not given.....20,000	
\$8,000 to \$12,000: 3 names not given.....20,000	
Name not given.....5,000	
1 claim.....1,000	
WAYNESBURG—\$60,000	
Name not given.....12,187	
Name not given.....8,283	
\$3,000 to \$5,000: William Rufus Hoge.....3,000	
1 claim.....2,074	
1 claim.....1,000	
WAYNESBORO—\$46,000	
\$3,000 to \$5,000: 2 names not given.....8,163	
1 claim.....1,004	
WELLSBORO—\$42,000	
Name not given.....10,000	
1 claim.....1,020	
WHITEMARSH—\$86,000	
Harry P. Smith.....71,000	
\$8,000 to \$12,000: Walter Van Winkle.....6,000	
3 \$2,000 claims.....6,000	
WILKES-BARRE—\$1,114,147	
Name not given.....80,611	
Mulford Morris.....35,000	
\$12,000 to \$15,000: 2 names not given.....27,155	
\$8,000 to \$12,000: Anthony	

\$5,000 to \$8,000: 3 names not given.....23,895	
\$3,000 to \$5,000: George M. Busch, W. Stans Hill, 13 names not given.....54,042	
15 \$2,000 claims.....30,555	
43 \$1,000 claims.....45,841	
WYNCOTE—\$25,000	
\$3,000 to \$5,000: Harry F. Smith, 4 names not given.....16,900	
WYNNEWOOD—\$79,000	
Horace G. Eakins.....42,000	
Name not given.....20,000	
Name not given.....5,000	
1 claim.....2,000	
YARDLEY—\$14,000	
Name not given.....10,000	

YORK—\$740,000	
William Henry Zeigler, 42,728	
Name not given.....21,568	
Name not given.....17,148	
Name not given.....14,000	
\$8,000 to \$12,000: Morin L. Stayer, Guy C. Stower, 1 name not given.....33,155	
Name not given.....8,000	
\$2,000 to \$5,000: Royston W. Powell, Samuel K. Pfaltzgraff, 6 names not given.....34,094	
8 \$2,000 claims.....16,178	
12 \$1,000 claims.....13,583	
Industrial: Co. No. 1, 40 claims.....7,517	
Co. No. 4, 51 claims.....6,793	

RHODE ISLAND

CENTRAL FALLS—\$170,000	
Name not given.....20,000	
Name not given.....10,000	
Name not given.....7,538	
Name not given.....5,000	
1 claim.....2,000	
1 claim.....1,000	
CRANSTON—\$68,000	
Name not given.....10,984	
Name not given.....7,757	
1 claim.....2,997	
EAST GREENWICH—\$20,184	
Name not given.....10,092	
EDGEWOOD—\$615,000	
Leon Samuels.....615,000	
\$3,000 to \$5,000: 2 names not given.....9,318	
2 \$1,000 claims.....2,000	
NEWPORT—\$128,000	
\$8,000 to \$12,000: Ralph C. Batten.....2,000	
\$2,000 to \$5,000: 2 names not given.....7,852	
2 \$2,000 claims.....4,000	
5 \$1,000 claims.....5,281	
PAWTUCKET—\$328,000	
Name not given.....35,000	
Name not given.....12,000	
\$3,000 to \$5,000: Frank H. Borden, 3 names not given.....16,016	
3 \$2,000 claims.....6,000	
7 \$1,000 claims.....6,979	
Industrial: Co. No. 8, 864 claims.....188,923	
PROVIDENCE—\$5,580,000	
Name not given.....179,000	
Name not given.....56,000	
Name not given.....87,500	
Name not given.....87,500	

David Koon.....37,000	
Name not given.....30,000	
\$20,000 to \$25,000: 6 names not given.....172,000	
\$15,000 to \$20,000: 2 names not given.....35,500	
\$12,000 to \$15,000: 5 names not given.....63,761	
\$8,000 to \$12,000: Charles H. Hope, Chas. Greenberg, 11 names not given.....135,663	
\$5,000 to \$8,000: Edw. C. Finley, 7 names not given.....48,916	
\$3,000 to \$5,000: Daniel J. Higgins, 15 names not given.....45,641	
16 \$2,000 claims.....32,517	
54 \$1,000 claims.....57,482	
Industrial: Co. No. 5, 1708 claims.....327,725	
WASHINGTON—\$23,000	
Name not given.....20,064	
1 claim.....2,500	
WESTERLY—\$158,000	
Name not given.....21,044	
Name not given.....10,000	
Name not given.....7,025	
5 \$2,000 claims.....10,557	
2 \$1,000 claims.....2,001	
WEST WARWICK—\$75,200	
\$3,000 to \$5,000: 3 names not given.....8,174	
1 claim.....2,000	
1 claim.....1,218	
WOONSOCKET—\$202,000	
Name not given.....9,000	
1 claim.....2,500	
3 \$1,000 claims.....3,500	
Industrial: Co. No. 5, 532 claims.....113,615	

SOUTH CAROLINA

ABBEVILLE—\$75,000	
Name not given.....21,000	
\$5,000 to \$8,000: Preston B. Speed.....2,000	
\$3,000 to \$5,000: James T. Simmons, 1 name not given.....4,426	
1 claim.....1,000	
ALLANDALE—\$30,000	
\$5,000 to \$8,000: Moses Schneider.....2,500	
\$3,000 to \$5,000: John E. Warnoch.....2,527	
2 \$1,000 claims.....2,527	
ANDERSON—\$177,000	
Name not given.....14,799	
\$3,000 to \$5,000: 8 names not given.....17,371	
2 \$2,000 claims.....4,212	
12 \$1,000 claims.....12,020	
Industrial: Co. No. 2, 1,528 claims.....16,368	
Co. No. 11, 91 claims.....16,368	
BARNWELL—\$30,700	
\$5,000 to \$8,000: Stanley Dicks, Robert S. Dicks, 11,070	
1 claim.....2,000	
2 \$1,000 claims.....2,070	
Industrial: Co. No. 2, 280 claims.....18,049	
BELTON—\$65,000	
Name not given.....12,000	
6 \$2,000 claims.....12,500	
2 \$1,000 claims.....3,000	
Industrial: Co. No. 11, 95 claims.....18,049	
BELVEDERE—\$12,400	
\$3,000 to \$5,000: 3 names not given.....11,323	
BENNETTSVILLE—\$40,500	
\$8,000 to \$12,000: C. D. Matheson.....2,000	
1 claim.....2,000	
2 \$1,000 claims.....2,000	
BISHOPVILLE—\$109,500	
Wm. Clarence Rogers.....60,000	
Name not given.....10,000	
Name not given.....7,641	
\$3,000 to \$5,000: Elsie B. DuRant, 1 name not given.....4,000	
1 claim.....2,000	
2 \$1,000 claims.....2,000	
BLANEY—\$15,028	
\$3,000 to \$12,000: Earl H. Bowen.....2,000	
1 claim.....2,000	
CAMERON—\$30,312	
\$15,000 to \$20,000: Mrs. Mary S. R. Ulmer.....2,500	
1 claim.....2,500	

CHARLESTON—\$799,000	
Louis P. Dotterer.....49,000	
Name not given.....15,657	
\$12,000 to \$15,000: James Cairux, 1 name not given.....26,761	
\$8,000 to \$12,000: 3 names not given.....30,284	
Name not given.....5,938	
\$3,000 to \$5,000: Harold M. Refo, Thomas S. Wilbar, Edward I. R. Jennings, 6 names not given.....32,549	
6 \$2,000 claims.....12,628	
15 \$1,000 claims.....16,170	
Industrial: Co. No. 2, 23 claims.....738	
Co. No. 11, 273 claims.....79,003	
CHERAW—\$41,000	
\$3,000 to \$5,000: Julius Sinclair Burch.....2,000	
1 claim.....2,000	
2 \$1,000 claims.....2,000	
Industrial: Co. No. 2, 840 claims.....840	
CLEMSON COLLEGE—\$15,007	
\$8,000 to \$12,000: Charles E. Doggett.....2,000	
1 claim.....2,000	
CLINTON—\$127,317	
\$20,000 to \$25,000: 3 names not given.....65,292	
\$8,000 to \$12,000: W. B. Owens.....2,000	
\$5,000 to \$8,000: James Isaac Copeland.....2,000	
\$3,000 to \$5,000: George Washington Hunter.....2,000	
1 claim.....2,000	
6 \$1,000 claims.....6,585	
Industrial: Co. No. 2, 1,771 claims.....1,771	</

SOUTH CAROLINA—Continued

Wm. J. Murray, J. C. Moroso, 10 names not given..... 49,361	\$3,000 to \$5,000: Mrs. Mary Lane Porter..... 1,000
8 \$2,000 claims..... 17,327	MCCORMICK—\$40,100
12 \$1,000 claims..... 12,827	Name not given..... 15,000
Industrial: Co. No. 2, 8271..... 4,000	Name not given..... 10,000
claims..... 8,371	2 \$2,000 claims..... 4,000
Industrial: Co. No. 3, 14..... 2,995	1 claim..... 1,000
claims..... 2,995	MANNING—\$34,000
Industrial: Co. No. 11, 264..... 58,979	\$5,000 to \$8,000: Simon Isenma..... 3,000
DARLINGTON—\$106,300	\$3,000 to \$5,000: Ollie E. Hodge..... 2,000
Name not given..... 25,000	5 \$1,000 claims..... 5,345
Name not given..... 15,000	MARION—\$13,000
Name not given..... 5,413	\$5,000 to \$8,000: Edward Stenevson..... 2,038
\$3,000 to \$5,000: Whiteman S. Truett, Frank Pegues, 3 names not given..... 21,295	2 \$1,000 claims..... 2,507
2 \$2,000 claims..... 4,000	Industrial: Co. No. 2..... 565
Industrial: Co. No. 2, 1006..... 1,006	MARLBORO CO.—\$35,000
DILLON—\$40,200	Name not given..... 35,000
Name not given..... 15,000	MOUNT CARMEL—\$12,368
Name not given..... 5,082	Name not given..... 10,195
1 claim..... 2,000	NEWBERRY—\$160,200
1 claim..... 1,001	Name not given..... 21,000
FAIRFAX—\$14,126	\$15,000 to \$20,000: Gus H. Sumner, Claude C. Schumpert..... 35,000
Name not given..... 73,655	Name not given..... 10,000
Name not given..... 2,000	\$3,000 to \$5,000: Elbert Aull, 4 names not given..... 17,902
1 claim..... 2,048	6 \$2,000 claims..... 10,000
FLORENCE—\$60,928	5 \$1,000 claims..... 5,621
\$3,000 to \$5,000: Fletcher H. Collins, Hugh H. Hines..... 7,000	Industrial: Co. No. 2..... 712
1 claim..... 2,500	NINETY SIX—\$32,638
1 claim..... 1,000	\$12,000 to \$15,000: John B. Walton..... 5,000
Industrial: Co. No. 2..... 3,300	\$5,000 to \$8,000: B. H. Mathews..... 2,000
Industrial: Co. No. 11..... 9,664	1 claim..... 2,000
GAFFNEY—\$61,000	2 \$1,000 claims..... 2,000
2 names not given..... 10,000	ORANGEBURG—\$59,000
4 \$2,000 claims..... 8,000	\$5,000 to \$8,000: 2 names not given..... 6,500
3 \$1,000 claims..... 3,036	2 \$2,000 claims..... 4,000
Industrial: Co. No. 2..... 432	4 \$1,000 claims..... 5,000
GREENVILLE—\$560,900	Industrial: Co. No. 2..... 1,148
Name not given..... 35,000	PAMPlico—\$12,712
\$25,000 to \$30,000: James R. Croach..... 23,000	\$8,000 to \$12,000: Jack W. Purvis..... 2,000
Name not given..... 20,000	PINEWOOD—\$16,928
\$12,000 to \$15,000: 2 names not given..... 27,500	Name not given..... 10,000
\$8,000 to \$12,000: C. W. Bates, Frank Hurd, 1 name not given..... 3,125	4 \$1,000 claims..... 4,000
\$5,000 to \$8,000: Name not given..... 7,534	RIDGE SPRING—\$14,582
\$3,000 to \$5,000: Walter C. Farr, William Harris Moseley, W. D. Reaves, R. F. Curry, Fannie Charles, James N. Bell, 1 name not given..... 22,000	James Elbert Horne..... 9,500
7 \$2,000 claims..... 14,500	1 claim..... 1,000
17 \$1,000 claims..... 17,787	ROCK HILL—\$122,000
Industrial: Co. No. 2..... 6,624	Name not given..... 18,000
claims..... 2,721	\$3,000 to \$5,000: 2 names not given..... 6,000
Industrial: Co. No. 11, 263..... 61,021	1 claim..... 2,500
GREENWOOD—\$144,000	4 \$1,000 claims..... 4,000
Name not given..... 20,000	Industrial: Co. No. 2..... 2,133
\$8,000 to \$12,000: A. M. Smith..... 10,470	Industrial: Co. No. 70..... 13,542
\$3,000 to \$5,000: 2 names not given..... 7,020	SENECA—\$17,000
5 \$2,000 claims..... 10,000	Name not given..... 10,470
2 \$1,000 claims..... 2,000	Industrial: Co. No. 2..... 698
Industrial: Co. No. 2..... 2,301	SPARTANBURG—\$801,053
claims..... 8,140	Name not given..... 84,054
HARTSVILLE—\$48,700	Name not given..... 66,764
\$8,000 to \$12,000: Alexander M. McNair..... 8,000	Walter S. Montgomery..... 58,200
Wm. Gay, B. P. McNeese..... 2,000	Name not given..... 40,000
1 claim..... 2,000	Name not given..... 39,000
2 \$1,000 claims..... 2,000	William Wallace..... 35,525
HONEA PATH—\$53,023	\$20,000 to \$25,000: Herbert Waters, 1 name not given..... 46,000
Name not given..... 13,500	\$12,000 to \$15,000: 2 names not given..... 30,000
\$8,000 to \$12,000: John Wesley Williams..... 7,000	\$8,000 to \$12,000: Charles Sanders, Wm. R. Maxwell, 1 name not given..... 20,000
3 \$2,000 claims..... 7,500	\$5,000 to \$8,000: 2 names not given..... 12,076
3 \$1,000 claims..... 3,000	\$3,000 to \$5,000: R. P. Mitchell, Campbell C. Lister, Perry A. Smith, Balus P. Wall, 4 names not given..... 31,621
KATHWOOD—\$11,000	6 \$2,000 claims..... 12,020
\$8,000 to \$12,000: Henry L. Lake..... 8,000	8 \$1,000 claims..... 8,096
KIRKSEY—\$152,000	Industrial: Co. No. 17..... 1,279
Name not given..... 110,959	Industrial: Co. No. 200..... 40,288
Joseph H. Self..... 132,300	SCIMITIC—\$80,000
Name not given..... 10,074	William B. Lipehur..... 80,000
KOLLOCK—\$68,000	SUMTER—\$357,000
Olin M. Peques..... 46,000	William B. Upshur..... 60,500
Name not given..... 15,000	\$20,000 to \$25,000: Gamwell Lemmon..... 12,000
Name not given..... 5,000	Kennedy Crosswell, 1 name not given..... 29,000
LAKE CITY—\$34,500	\$8,000 to \$12,000: 3 names not given..... 30,000
\$5,000 to \$8,000: Marion Gravelly..... 7,000	\$5,000 to \$8,000: Isaac Schwartz..... 3,000
\$3,000 to \$5,000: Joseph M. Eaddy..... 2,000	\$3,000 to \$5,000: Robert Henry Witherspoon, Soule M. Mellette, E. W. Hurst, 17 names not given..... 72,548
1 claim..... 1,000	5 \$2,000 claims..... 10,000
Industrial: Co. No. 2..... 1,321	8 \$1,000 claims..... 8,259
LANCASTER—\$64,000	Industrial: Co. No. 2..... 8,519
Charles De Pans Jones..... 335,000	TIMMONSVILLE—\$43,282
Name not given..... 26,575	Name not given..... 12,000
\$3,000 to \$5,000: Robert B. Mackey, Alex Francis Hammond..... 8,500	\$3,000 to \$5,000: Jefferson Davis McEnder..... 6,500
2 \$2,000 claims..... 4,555	3 \$2,000 claims..... 6,000
3 \$1,000 claims..... 3,000	5 \$1,000 claims..... 5,000
Industrial: Co. No. 2..... 1,768	VARNVILLE—\$24,238
LATTA—\$20,800	\$12,000 to \$15,000: Roscoe Reid..... 3,037
\$5,000 to \$8,000: Thomas Eugene Berry..... 3,037	

WILLISTON—\$16,124

Lane Porter..... 1,000	Quattlebaum..... 1,000
WINNSBORO—\$20,616	
\$3,000 to \$5,000: J. F. Davis..... 6,500	Industrial: Co. No. 2..... 616

YONGES ISLAND—\$11,000

\$8,000 to \$12,000: James R. Geraty..... 10,011	Name not given..... 10,011
\$5,000 to \$8,000: 2 names not given..... 13,002	Name not given..... 4,273
1 claim..... 2,000	

WATERTOWN—\$80,500

\$15,000 to \$20,000: Wm. O. Mecklenburg..... 3,000	Name not given..... 3,000
1 claim..... 2,000	3 \$1,000 claims..... 3,115

WILMOT—\$22,360

Name not given..... 15,000	Name not given..... 3,000
1 claim..... 2,050	

WINNER—\$24,500

Name not given..... 7,018	1 claim..... 2,020
3 \$1,000 claims..... 3,038	

YANKTON—\$69,200

\$8,000 to \$12,000: 2 names not given..... 18,384	Name not given..... 6,000
2 \$2,000 claims..... 4,000	7 \$1,000 claims..... 7,000

SOUTH DAKOTA

ABERDEEN—\$202,200

Name not given..... 47,000	Name not given..... 12,500
\$3,000 to \$5,000: Robert L. Murdy, Wm. F. Campbell, 2 names not given..... 19,006	2 \$2,000 claims..... 4,000
8 \$1,000 claims..... 8,000	

BELLE FOURCHE—\$37,071

Name not given..... 22,566	1 claim..... 1,004
----------------------------	--------------------

BROOKINGS—\$70,000

Name not given..... 20,000	\$8,000 to \$12,000: Keith Scarbro..... 17,000
\$3,000 to \$5,000: Horace Fishback, 1 name not given..... 7,057	1 claim..... 2,042
2 \$1,000 claims..... 2,000	

COLOMBE—\$14,350

Name not given..... 11,500	DELL RAPIDS—\$35,200
Name not given..... 7,000	\$3,000 to \$5,000: 2 names not given..... 8,000
4 \$2,000 claims..... 8,310	1 claim..... 1,000

DE SMET—\$62,080

Name not given..... 38,000	Name not given..... 19,000
\$3,000 to \$5,000: 2 names not given..... 6,000	

FREEMAN—\$34,000

\$5,000 to \$8,000: Jacob K. Wollman..... 3,000	\$3,000 to \$5,000: Eddie J. Walther..... 2,000
---	---

HOT SPRINGS—\$35,200

\$3,000 to \$5,000: Abdon P. Chambers, Jno. C. Whaley, 2 names not given..... 18,000	1 claim..... 1,385
--	--------------------

HUDSON—\$15,119

Name not given..... 5,069	\$2,000 to \$5,000: Stephen P. Paulson..... 2,000
1 claim..... 2,000	

HURON—\$16,000

\$3,000 to \$5,000: Victor D. Peterson..... 6,041	KIMBLE—\$26,000
\$8,000 to \$12,000: F. William A. Meir..... 10,000	LEMMON—\$27,300
Name not given..... 10,124	2 \$2,000 claims..... 4,000

MCINTOSH—\$20,000

\$8,000 to \$12,000: Vincent Korroll..... 10,000	MADISON—\$37,500
\$3,000 to \$5,000: 2 names not given..... 9,574	4 \$2,000 claims..... 9,756
3 \$1,000 claims..... 3,000	

MITCHELL—\$99,100

\$8,000 to \$12,000: Louis J. Welch, 1 name not given..... 21,837	Name not given..... 5,008
\$3,000 to \$5,000: Erle T. Furman, 1 name not given..... 10,000	4 \$2,000 claims..... 8,000
1 claim..... 1,000	

ONIDA—\$26,000

\$3,000 to \$5,000: 2 names not given..... 8,000	1 claim..... 2,000
1 claim..... 1,022	

PHILIP—\$23,266

\$8,000 to \$12,000: Clifford L. Putman..... 1,000	PIERRE—\$60,000
\$8,000 to \$12,000: Louis N. Crill, Clarence Coyne, 19,826	\$3,000 to \$5,000: Wilmer D. Nelson..... 2,052
4 \$1,000 claims..... 4,024	

REDFIELD—\$28,800

Name not given..... 5,133	1 claim..... 2,010
3 \$1,000 claims..... 3,000	

SIOUX FALLS—\$350,000

Edwin J. Todd..... 32,000	Name not given..... 30,000
\$15,000 to \$20,000: Roy E. Nugen, 1 name not given..... 37,000	Name not given..... 8,312
\$5,000 to \$8,000: 4 names not given..... 23,070	\$3,000 to \$5,000: John McQuillen, Paul G. Swesinger, Gus M. Peterson, 6 names not given..... 37,415

TENNESSEE

ADAMS—\$12,000

Name not given..... 11,026	ASBURY—\$30,000
Name not given..... 20,000	\$3,000 to \$5,000: 2 names not given..... 10,000

ATHENS—\$4,178

\$8,000 to \$12,000: Lillian E. Hutsell..... 1,000	Industrial: Co. No. 2..... 1,676
--	----------------------------------

BELLEVUE—\$10,000

\$8,000 to \$12,000: Charles L. Joslin..... 2,000	BOLIVAR—\$23,145
\$12,000 to \$15,000: Robert W. Tate..... 2,000	2 \$1,000 claims..... 2,000

BRISTOL—\$114,000

Name not given..... 7,500	\$3,000 to \$5,000: Clarence T. Rutherford, Stanley Ellard, 4 names not given..... 26,036
3 \$1,000 claims..... 3,001	

BROWNVILLE—\$64,500

\$5,000 to \$8,000: William T. Davis, 1 name not given..... 11,271	\$3,000 to \$5,000: 2 names not given..... 9,000
6 \$2,000 claims..... 12,011	6 \$1,000 claims..... 6,108
Industrial: Co. No. 2..... 555	

CARTHAGE—\$12,117

\$3,000 to \$5,000: 2 names not given..... 10,000	Industrial: Co. No. 2..... 117
---	--------------------------------

CHATTANOOGA—\$2,917,370

Name not given..... 257,400	Name not given..... 91,340
\$25,000 to \$30,000: Norman Alford Johnson..... 30,930	\$20,000 to \$25,000: C. Victor Brown, White B. Miller, 1 name not given..... 33,746
\$15,000 to \$20,000: Joe M. McLaughlin, 2 names not given..... 58,090	\$12,000 to \$15,000: Hoyle L. Grant, 1 name not given..... 25,075
\$8,000 to \$12,000: 4 names not given..... 10,655	Name not given..... 7,009
\$3,000 to \$5,000: G. Hagedorn, Cooper Holtzclaw, Jasper C. Rodgers, Washington Marion Lockmiller, Otis H. Bearden, G. H. Miller, 14 names not given..... 76,357	20 \$2,000 claims..... 42,524
30 \$1,000 claims..... 30,930	Industrial: Co. No. 2..... 26
claims..... 26,194	Co. No. 3, 35 claims..... 7,096
Co. No. 8, 64 claims..... 13,666	Co. No. 10, 385 claims..... 46,933

CLARKSVILLE—\$64,000

\$15,000 to \$20,000: 2 names not given..... 35,968	Name not given..... 7,775
\$3,000 to \$5,000: 3 names not given..... 9,673	4 \$1,000 claims..... 4,022
Industrial: Co. No. 2..... 894	

CLEVELAND—\$85,842

\$15,000 to \$18,000: Thomas L. McDaris..... 4,000	2 \$2,000 claims..... 3,010
3 \$1,000 claims..... 1,527	Co. No. 3, 8 claims..... 1,527
Co. No. 8, 4 claims..... 705	

COAL CREEK—\$28,224

\$15,000 to \$20,000: Walter Peck..... 58,100	Name not given..... 36,000
Name not given..... 8,000	\$3,000 to \$5,000: Fleming Sheegog, Zachariah Taylor Cook, 1 name not given..... 18,000
2 \$2,000 claims..... 4,027	6 \$1,000 claims..... 6,011
Industrial: Co. No. 2..... 964	Co. No. 10, 84 claims..... 5,946

COLUMBIA—\$188,998

\$5,000 to \$8,000: 2 names not given..... 11,652	12 \$1,000 claims..... 12,259
Industrial: Co. No. 2..... 496	Co. No. 8, 2 claims..... 2,023
Co. No. 10, 188 claims..... 20,523	

JOHNSON CITY—\$175,652

\$12,000 to \$15,000: Gunnar Feilmann, 1 name not given..... 26,000	
---	--

COVINGTON—\$54,920

Name not given..... 10,070	\$3,000 to \$5,000: George A. Cates..... 18,384
5 \$2,000 claims..... 10,048	2 \$1,000 claims..... 2,000
Industrial: Co. No. 2..... 1,290	

DENMARK—\$26,115

\$8,000 to \$12,000: Edward C. Morris, Benjamin Tyson, 1 name not given..... 30,000	\$3,000 to \$5,000: Name not given..... 3,000
1 claim..... 1,000	

DYERSBURG—\$240,000

Max Salenfriend..... 50,500	Name not given..... 25,185
\$20,000 to \$25,000: Arthur Holland, George E. Scott, James S. Scott..... 66,000	Name not given..... 13,270
\$3,000 to \$5,000: Jerry M. Sanderson, Henry Wm. Ward, Ben W. Norsworthy, 1 name not given..... 12,000	1 claim..... 2,000
2 \$1,000 claims..... 2,000	Industrial: Co. No. 2..... 2,521

ELIZABETHTON—\$59,500

\$8,000 to \$12,000: Konsul W. G. Kummer..... 11,701	1 claim..... 2,155
11 \$1,000 claims..... 12,400	Industrial: Co. No. 2..... 565
Co. No. 3..... 817	

ERWIN—\$78,000

Martin L. Bailey..... 22,300	\$15,000 to \$20,000: Wm. C. Hatton..... 2,000
1 claim..... 2,051	2 \$1,000 claims..... 2,05

TENNESSEE—Continued**NASHVILLE—\$3,010,052**

Roy F. Williams..... 97,500
John A. Wilson..... 86,700
Edred Gayce..... 50,000
Name not given..... 45,000
Ell Kedeisheimer..... 34,000
Name not given..... 32,000
\$20,000 to \$25,000: Byron
Ensel, Wm. Ransom..... 49,000
\$15,000 to \$20,000: Allen
C. Tankley, Will Naron,
Max Lintz, Carroll Quinn,
Virgil Clinton, 2 names
not given..... 136,000
\$12,000 to \$15,000: 4 names
not given..... 54,097
\$8,000 to \$12,000: Jno. L.
Waldrum, 8 names not
given..... 88,978
\$5,000 to \$8,000: Wm. J.
Jackson, 5 names not
given..... 32,327
\$3,000 to \$5,000: Albert J.
Will, Edw. Koehn, George
D. Brengelman, Wm. As-
kew, 35 names not
given..... 168,747
37 \$2,000 claims..... 77,056
68 \$1,000 claims..... 72,460
Industrial: Co. No. 3, 26
claims..... 5,723
Co. No. 8, 42 claims..... 8,781
Co. No. 10, 545 claims..... 51,948

OLD HICKORY—\$12,000

\$8,000 to \$12,000: Robert
A. Witt

ONEIDA—\$12,644

\$3,000 to \$5,000: Jessie
Jackson Thompson..... 2,000
1 claim..... 4,250
4 \$1,000 claims..... 4,250

PARIS—\$50,008

\$3,000 to \$5,000: Wilbur E.
Wesson, 1 name not
given..... 8,000
1 claim..... 2,000
1 claim..... 1,000
Industrial: Co. No. 2..... 855
Co. No. 10, 13 claims..... 804

PULASKI—\$49,000

\$12,000 to \$15,000: Louie
Isaacs
\$5,000 to \$8,000: Jesse
Todd..... 3,000
4 \$1,000 claims..... 4,276
Industrial: Co. No. 2..... 726

RIPLEY—\$41,420

\$3,000 to \$5,000: James L.
Barbour, John E. Craig,
1 name not given..... 11,000
1 claim..... 2,000
4 \$1,000 claims..... 4,014

ROCKWOOD—\$74,912

\$12,000 to \$15,000: Jim T.
Wright
\$8,000 to \$12,000: Janie M.
Fisher
3 \$2,000 claims..... 6,335
3 \$1,000 claims..... 3,063
Industrial: Co. No. 2..... 1,327

SAVANNAH—\$21,565

Name not given..... 10,565
\$3,000 to \$5,000: 2 names
not given..... 9,000
1 claim..... 1,000

SHELBYVILLE—\$40,000

Name not given..... 8,961
3 \$1,000 claims..... 3,000
Industrial: Co. No. 2..... 1,762

SPRINGFIELD—\$55,300

\$5,000 to \$8,000: 2 names
not given..... 10,279
1 claim..... 2,000
2 \$1,000 claims..... 2,003
Industrial: Co. No. 2..... 2,089

STANTON—\$14,005

\$8,000 to \$12,000: David
Craig Crawford
1 claim..... 2,500
\$2,000 to \$5,000: 2 names
not given..... 8,000
1 claim..... 2,000
3 \$1,000 claims..... 3,000

TRENTON—\$58,506

Name not given..... 20,000
\$3,000 to \$5,000: 2 names
not given..... 9,500
1 claim..... 2,500
3 \$1,000 claims..... 3,500
Industrial: Co. No. 2..... 1,318

UNION CITY—\$79,000

Name not given..... 18,658
Name not given..... 13,000
\$3,000 to \$5,000: Homer W.
Scott
1 claim..... 2,000
3 \$1,000 claims..... 3,000
Industrial: Co. No. 2..... 993

TEXAS**ABILENE—\$219,906**

Arthur W. Balfanz..... 44,500
\$25,000 to \$30,000: Thomas
Sayles
\$3,000 to \$5,000: Harrison
O. Wooten, Colonel C.
Compere, Arthur Sears,
Lilla Pittman, Kyle Will-
ingham, 3 names not
given..... 29,520
2 \$2,000 claims..... 4,964
4 \$1,000 claims..... 4,964
Industrial: Co. No. 8, 18
claims..... 2,349
Co. No. 10, 37 claims..... 6,369

ALAMO—\$29,000

\$12,000 to \$15,000: Joseph
J. Gallagher
\$8,000 to \$12,000: Morgan
O. Olson

ALFRED—\$14,500

\$8,000 to \$12,000: Robert
Gibson Almond
1 claim..... 2,500

AMARILLO—\$321,996

\$20,000 to \$25,000: Robert
C. Pool
\$15,000 to \$20,000: John
W. Puckett, 1 name not
given..... 35,667
\$8,000 to \$12,000: George
R. Parr, Henry Riley,
Wm. Carroll McMurry,
Harter C. Holman..... 40,075
\$5,000 to \$8,000: Clyde H.
Johnson, David O. Allen,
Jacob Tolk..... 22,000
\$3,000 to \$5,000: Bennett H.
Capers, Frank J. Kochan,
Frederic
Ellison, 3 names not
given..... 27,300
13 \$2,000 claims..... 30,037
11 \$1,000 claims..... 11,554
Industrial: Co. No. 8, 17
claims..... 6,059

ARLINGTON—\$38,500

\$15,000 to \$20,000: Martin
L. Dickerson
Name not given..... 10,000
\$3,000 to \$5,000: Leonidas
Gardner
1 claim..... 2,000
3 \$1,000 claims..... 3,000

ATHENS—\$74,500

\$20,000 to \$25,000: Choppin
Ferral
5 \$2,000 claims..... 10,000
4 \$1,000 claims..... 4,000

ATLANTA—\$34,000

\$8,000 to \$12,000: Jesse D.
Miles
\$5,000 to \$8,000: James A.
B. Jett
3 \$2,000 claims..... 6,500

AUSTIN—\$284,504

\$12,000 to \$15,000: Seth
Wm. Mabry, 1 name not
given..... 29,000
\$8,000 to \$12,000: Robert E.
Manlove
\$5,000 to \$8,000: Name not
given..... 8,000
\$3,000 to \$5,000: E. J.
Barkley, Lorine Hamil-
ton, 2 names not
given..... 16,148
15 \$2,000 claims..... 31,432
10 \$1,000 claims..... 10,658
Industrial: Co. No. 8, 93
claims..... 21,144
Co. No. 10, 128 claims..... 18,226

BASTROP—\$21,700

\$3,000 to \$5,000: Duval
Higgins, 2 names not
given..... 8,841
1 claim..... 2,000

BAY CITY—\$56,806

Name not given..... 20,000
1 claim..... 2,000
1 claim..... 1,000
Industrial: Co. No. 8, 1
claim..... 324

BEAUMONT—\$731,688

John F. Goodhue..... 80,000
Name not given..... 50,000
Name not given..... 20,075
Name not given..... 15,048
\$8,000 to \$12,000: John L.
Keith
\$3,000 to \$5,000: Douglas
A. Butler, Thomas D.
Brooks, James L. Well-
man, Irma J. White, L.
A. Robinson, Sterling
Aroneaux, 2 names not
given..... 35,581
11 \$2,000 claims..... 22,010
9 \$1,000 claims..... 9,993
Industrial: Co. No. 8, 75
claims..... 19,787
Co. No. 10, 149 claims..... 22,887

BECKVILLE—\$31,700

\$20,000 to \$25,000: P. R.
Nisbett
\$5,000 to \$8,000: Aiken
Edwus
1 claim..... 2,000
1 claim..... 1,000

BEVILLE—\$56,752

Name not given..... 20,000
\$3,000 to \$5,000: Samuel
Tipton
1 claim..... 2,000
2 \$1,000 claims..... 2,248

BEN FRANKLIN—\$13,500

\$8,000 to \$12,000: George M.
Patterson
1 claim..... 2,056

BIG SPRINGS—\$267,992

Huber G. Smith..... 206,396

BLOOMING GROVE—\$31,000

\$12,000 to \$15,000: Robert
G. Gnat, John Warren
Brown..... 28,000
2 \$1,000 claims..... 2,000

BONHAM—\$50,632

Name not given..... 5,438
\$3,000 to \$5,000: Virgil
Dearing, John B. Aber-
nathy..... 6,820
2 \$1,000 claims..... 2,000
Industrial: Co. No. 8, 21
claims..... 4,924

BORGER—\$22,500

\$5,000 to \$8,000: Charles
Wales
\$3,000 to \$5,000: Charles
Carns, Coleman E.
Curry..... 8,000
1 claim..... 2,500
4 \$1,000 claims..... 4,000

BOWIE—\$17,716

Name not given..... 8,077
\$5,000 to \$8,000: Samuel
Young, 1 name not
given..... 12,013
2 \$2,000 claims..... 4,042
5 \$1,000 claims..... 5,000

BRECKENRIDGE—\$267,000

Breckenridge S. Walker..... 220,000
John Harry Durrett..... 8,000
\$3,000 to \$5,000: Grover C.
Patterson, Herbert E.
Lucas, 1 name not
given..... 10,523
3 \$2,000 claims..... 6,500
3 \$1,000 claims..... 3,000
Industrial: Co. No. 8, 2
claims..... 208

BROWNVILLE—\$137,164

Lycyrcus K. Morris..... 5,238
\$3,000 to \$5,000: John B.
Scott, Ernesto Lopez, 4
names not given..... 23,484
2 \$2,000 claims..... 4,972
4 \$1,000 claims..... 4,028
Industrial: Co. No. 8, 33
claims..... 5,737
Industrial: Co. No. 10, 14
claims..... 1,770

BROWNWOOD—\$102,500

\$8,000 to \$12,000: Camp L.
Berney, Ewald T. Johee,
Ismael Tucker..... 32,000
2 \$2,000 claims..... 4,500
7 \$1,000 claims..... 7,500
Industrial: Co. No. 8, 19
claims..... 3,426

BRYAN—\$75,000

\$5,000 to \$8,000: George
Neddalek, Heyman
Litt..... 12,000
\$3,000 to \$5,000: Wm. R.
Fairman, 2 names not
given..... 12,216
1 claim..... 2,500
Industrial: Co. No. 8, 2
claims..... 175
Co. No. 10, 108 claims..... 13,970

BUCKHOLTS—\$22,500

\$20,000 to \$25,000: John Z.
Young

CAT SPRING—\$11,000

Name not given..... 10,000

CENTER—\$19,000

\$5,000 to \$8,000: Wm. V.
Whitfield
\$3,000 to \$5,000: Boston E.
Tutton, Robert V. Payne
1 claim..... 8,000
1 claim..... 1,000

CHICO—\$20,852

\$12,000 to \$15,000: Edd A.
Dickenson

CHRISTOVAL—\$15,000

\$12,000 to \$15,000: Polk Mc-
Ginnis Oliver

CISCO—\$63,500

\$5,000 to \$8,000: David J.
Moss
2 \$2,000 claims..... 4,000
3 \$1,000 claims..... 3,571
Industrial: Co. No. 8, 1
claim..... 201

CLEBURNE—\$74,000

\$3,000 to \$5,000: Joseph M.
Matthews, George La Rue
Roberts, Edgar Wilson
Robertson..... 12,067
2 \$2,000 claims..... 4,000
1 claim..... 1,000
Industrial: Co. No. 8, 14
claims..... 4,538

CLIFTON—\$21,208

John Joseph Kane..... 9,000
5 \$1,000 claims..... 5,000

CLINT—\$11,000

\$5,000 to \$8,000: Samuel H.
Dodson
\$3,000 to \$5,000: Ivan E.
Scott

COAHOMA—\$19,000

\$15,000 to \$20,000: Tom
Hutto
1 claim..... 2,000

COLEMAN—\$33,472

\$5,000 to \$8,000: Raymond
H. Gibson
\$3,000 to \$5,000: J. T. Beall
3 \$2,000 claims..... 6,500

COLORADO—\$75,028

Samuel Addison Sloan..... 50,000
Name not given..... 4,926
2 \$2,000 claims..... 4,500
2 \$1,000 claims..... 2,438

COMANCHE—\$67,300

\$20,000 to \$25,000: Ophelia
A. Neely
\$3,000 to \$5,000: Wm. R.
Silder, Wm. Keith, 1
name not given..... 11,500
2 \$2,000 claims..... 4,000

COMSTOCK—\$27,000

Name not given..... 25,000

COOPER—\$28,200

\$3,000 to \$5,000: James A.
Darwin, John R. John-
son, John B. Farrier..... 11,000
1 claim..... 2,500
2 \$1,000 claims..... 2,000

CORPUS CHRISTI—\$293,088

Thomas Ragland..... 48,602
Name not given..... 14,500
\$8,000 to \$12,000: Peter
James Whelan
\$5,000 to \$8,000: Abraham
A. Lichtenstein, 2 names
not given..... 19,397

\$20,000 to \$25,000: Wm.
Charles Conklin, Wm. M.
Whitenton, 2 names not
given, D. C. Carothers,
John H. Dean..... 189,993

EDINBURG—\$21,900

Name not given..... 49,190
\$3,000 to \$5,000: John W.
Sullivan, 1 name not
given..... 8,000
2 \$2,000 claims..... 5,000
1 claim..... 1,000
Industrial: Co. No. 8, 7
claims..... 1,723

ELECTRA—\$55,200

\$12,000 to \$15,000: Louie E.
Moad
\$3,000 to \$5,000: Paul V.
Plusche, Benjamin M.
Dickey..... 6,000
1 claim..... 2,000
7 \$1,000 claims..... 7,500
Industrial: Co. No. 8, 1
claim..... 400

EL PASO—\$1,350,000

Samuel Stark..... 46,000
\$25,000 to \$30,000: Harry
Swain
\$20,000 to \$25,000: Herbert
Oppenheimer
\$12,000 to \$15,000: Jesus
Mollinary Rey, Joseph
Louis Paul Du Fresno, 1
name not given..... 40,066
\$8,000 to \$12,000: Mark P.
Conley
\$5,000 to \$8,000: 4 names
not given..... 25,508
\$3,000 to \$5,000: Herbert
Payne, Jay D. Reader,
Edwin Harley Griffith,
Albert Ambrose, Fred E.
Wilson, Sadie C. Garrett,
Magdalena G. Mitchell,
Roy A. Hill, Chester N.
Rissler, 10 names not
given..... 72,088
19 \$2,000 claims..... 41,500
17 \$1,000 claims..... 17,836
Industrial: Co. No. 8, 347
claims..... 42,137
Co. No. 10, 61 claims..... 5,342

EMORY—\$11,200

\$5,000 to \$8,000: Thomas E.
Robertson
2 \$1,000 claims..... 2,000

ENNIS—\$45,000

\$3,000 to \$5,000: Sam W.
Galley, Raul Reese
Manning..... 10,000
1 claim..... 1,233
1 claim..... 1,233
Industrial: Co. No. 8, 18
claims..... 3,017

FORT WORTH—\$1,960,000

Thos. B. Saunders..... 107,500
Walter Newton Dobbs..... 58,000
Name not given..... 45,000
Edw. Joseph Healey..... 26,000
Eugene W. Clarke..... 35,000
\$20,000 to \$25,000: Wm.
Reynolds, 3 names not
given..... 96,270
\$15,000 to \$20,000: George
A. Scallins, Wm. B. Pad-
dock..... 35,270
\$12,000 to \$15,000: Barney
B. Morton, 1 name not
given..... 27,500
\$8,000 to \$12,000: John F.
Towsend, Harry E. Coe,
Paul A. LaGrave, Jay G.
Clark, James Thomas
Dalen, 2 names not
given..... 63,738
\$5,000 to \$8,000: John M.
Parker, John F. Bethel,
Wm. Earl Ghyties, Davis
Arthur Dean..... 29,000
\$3,000 to \$5,000: James E.
Johnson, John R. Gunn,
Treulich Louis George,
Charles W. Head, Charles
R. Carney, Frank E. D.
Hoyd, Henry Edw. Sey-
ter, Douglas A. Moore,
Wm. E. Gooch, Wm. S.
Robinson, John F. Robin-
son, Tom Everett Sayer,
Evans Lee Cole, August
Bailey, S. Don Shannon,
Laura E. Mason, Heze-
kish B. Blach, 3 names
not given..... 79,305
24 \$2,000 claims..... 51,481
38 \$1,000 claims..... 40,517
Industrial: Co. No. 8, 276
claims..... 51,339
Industrial: Co. No. 10, 88
claims..... 14,639

FRANKLIN—\$44,000

\$3,000 to \$5,000: Oscar S.
Titworth, Sallie E. Cely,
James W. McCrary..... 14,000
2 \$2,000 claims..... 4,000
1 claim..... 1,000

FREEPORT—\$34,500

Nolan Cayton..... 10,000
\$3,000 to \$5,000: Richard
Scarborough
1 claim..... 2,000
Industrial: Co. No. 8, 5
claims..... 1,179

FROST—\$26,500

\$15,000 to \$20,000: Geo. J.
Bason
1 claim..... 2,000
2 \$1,000 claims..... 2,000

Payments Will Be Still Larger in Years to Come

EVERYONE knows, of course, that the life insurance business is a very large one if for no other reason than it sometimes seems that every third person is selling policies. But an even clearer understanding of the size of the business can be had by noting the payments made to policyholders and beneficiaries last year.

It is easy to see from these figures that the amount of business written is enormous. It has to be for such payments to be made. Otherwise, the companies would soon be insolvent.

This volume is the result of years of steady work. Though there were several large payments in 1928, a majority of the total went to widows and other beneficiaries of small policies. The use of insurance is much more widespread than it was at the beginning of this century. Policies are now taken out by persons who, had they been of the same age and in comparatively similar circumstances 30 years ago, would not have thought of doing so. There were all kinds of ridiculous prejudices against life insurance, which the public has been educated out of only after the most patient labor on the part of the companies. The army insurance during the war helped much, but it merely hastened a change of attitude that was already beginning.

The result is that the husband and father who refuses to insure his life is now regarded with open disapproval, and rightly. If a man considers it wise to insure his life for the benefit of his business, surely the most rudimentary decency requires that a man do likewise for the benefit of his dependents.

Not only has the insurance business grown; it will continue to grow, for many new and useful types of protection are being worked out. Payments were large last year. They will be still larger in the years to come.—Kansas City, Mo., "Journal-Post."

\$3,000 to \$5,000: Wm. G.
David, Ben. Jenkins..... 12,000
David Hoffstadt, Clement
Curtis Berryman, 1 name
not given..... 15,146
2 \$2,000 claims..... 4,000
2 \$1,000 claims..... 2,000
Industrial: Co. No. 8, 62
claims..... 16,875
No. 10, 90 claims..... 11,746

CORSICANA—\$276,424

Name not given..... 40,748
Joshua L. Halbert..... 26,150
\$3,000 to \$5,000: James M.
Halloway, Wm. H. Haas-
tings..... 8,015
5 \$2,000 claims..... 10,414
5 \$1,000 claims..... 5,003
Industrial: Co. No. 8, 45
claims..... 9,226

CREEDMORE—\$18,000

\$15,000 to \$20,000: Theodore
Oille

DALLAS—\$4,435,904

Name not given..... 232

TEXAS—Continued	
GAINESVILLE—\$59,000	
\$2,000 to \$5,000: Edwin H. Bier	
4 \$2,000 claims.....	8,500
2 \$1,000 claims.....	2,000
Industrial: Co. No. 8, 5	1,328
GALVESTON—\$405,000	
Name not given.....	35,148
Charles J. Michels.....	27,000
\$3,000 to \$5,000: Elmo Johnson, 2 names not given.....	15,000
6 \$2,000 claims.....	13,113
13 \$1,000 claims.....	13,000
Industrial: Co. No. 8, 138	25,029
Co. No. 10, 20 claims.....	13,242
GARWOOD—\$13,000	
\$8,000 to \$12,000: Ervin A. Reitz	
2 \$1,000 claims.....	2,000
GATESVILLE—\$26,300	
\$5,000 to \$8,000: James R. McClellan	
\$2,000 to \$5,000: Wm. H. Matthews	
GEORGETOWN—\$30,500	
\$5,000 to \$8,000: Wm. M. Schultz	
\$3,000 to \$5,000: Name not given.....	3,000
1 claim.....	2,000
1 claim.....	1,000
Industrial: Co. No. 8, 2	164
GOLIAD—\$45,500	
Name not given.....	20,159
\$8,000 to \$12,000: Wm. Henry McGill	
1 claim.....	2,014
1 claim.....	1,000
GONZALES—\$61,800	
\$12,000 to \$15,000: John M. Mohrmann	
\$5,000 to \$8,000: Albert Voges	
Name not given.....	5,000
2 \$2,000 claims.....	4,500
Industrial: Co. No. 8, 5	973
GREENVILLE—\$273,000	
Name not given.....	41,000
Name not given.....	50,500
\$25,000 to \$30,000: Geo. L. Rutherford	
\$20,000 to \$25,000: Glen A. Coulson	
\$5,000 to \$8,000: Wm. R. J. Camp, Albert Alexander Spalding.....	15,000
\$3,000 to \$5,000: Q. L. Kelley, Albert E. Kelley, 1 name not given.....	11,133
3 \$2,000 claims.....	6,080
5 \$1,000 claims.....	5,344
Industrial: Co. No. 8, 11	2,274
GUNTER—\$21,000	
\$15,000 to \$20,000: Joe R. Carter	
1 claim.....	1,000
HALE CENTER—\$15,000	
\$8,000 to \$12,000: Henry Dewey	
\$3,000 to \$5,000: Edd Hudgins	
HARLINGEN—\$58,300	
\$20,000 to \$25,000: Calvin A. Spencer	
\$8,000 to \$12,000: Arthur C. McLamore	
\$3,000 to \$5,000: Charles S. Throckmorton, 1 name not given.....	8,550
5 \$2,000 claims.....	4,000
5 \$1,000 claims.....	5,500
Industrial: Co. No. 8, 67	8,798
HENRIETTA—\$24,800	
\$5,000 to \$8,000: Hassell Boddy	
1 claim.....	2,000
1 claim.....	1,000
HILLSBORO—\$91,000	
\$25,000 to \$30,000: Jesse J. Jordan	
Name not given.....	5,000
3 \$2,000 claims.....	6,500
Industrial: Co. No. 8, 8	2,863
HONEY GROVE—\$25,200	
\$3,000 to \$5,000: John D. Seatt	
1 claim.....	2,000
5 \$1,000 claims.....	5,000
HOUSTON—\$3,691,000	
Name not given.....	105,000
Ned A. Eppes.....	80,000
Arthur Augus Sangster, 70,000	
Volia Hunter Williford.....	66,000
Thomas A. Dickson.....	64,000
Name not given.....	45,280
Name not given.....	30,000
\$20,000 to \$25,000: John Wm. Woods, Chas. B. McKinney, John James Thonton, 2 names not given.....	120,109
\$15,000 to \$20,000: Thomas S. Dies	
\$12,000 to \$15,000: John Monor Ball, Robert L. Young, E. H. Lang, Ben-	

Jamin Andrews, 1 name not given.....	60,000
\$8,000 to \$12,000: Victor H. Roos, Andrew C. Abell, Teolin Pilot, Roy Robert Haenelt, Porter DeLorain Keller, 4 names not given.....	33,848
\$5,000 to \$8,000: Edwin R. Brown, Jacob Snideron, Henry Falk, Lewis E. Ingram, G. J. Robischung, Morris Grossberg, Charles B. Gillespie, Isaac Prenskey, David K. Levington, 3 names not given.....	78,641
\$3,000 to \$5,000: Quintus Ultimus Watson, Fred Leland Naugle, Benjamin F. McDonald, Horace Baldwin Rice, Omer Rhodes, Louis Torrey, Jos Nonner, Henry H. Franks, Jas. L. Carr, James M. Bowen, Wm. J. Armstrong, Wm. Allison, Bedford Coop, Jerome B. Convery, James V. Greene, Thomas B. Huttis, Enrique Sada, Willis Stone Barner, Richard Scarborough, John McLelland, Harry W. Deltz, Hudson P. Ellis, James Manning, Julius A. Germany, C. A. Adams, Arthur A. Wood, Henry Withers, Clarence	

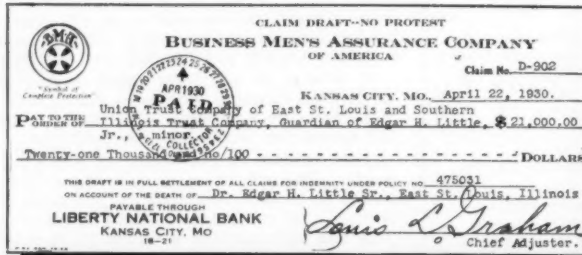
1 claim.....	2,000
1 claim.....	1,000
KYLE—\$30,000	
Name not given.....	11,000
\$3,000 to \$5,000: Alfred J. Luersen	
LA FERIA—\$22,900	
\$3,000 to \$5,000: 2 names not given.....	8,000
1 claim.....	2,500
2 \$1,000 claims.....	2,004
LA GRANGE—\$34,400	
Name not given.....	15,045
\$3,000 to \$5,000: Charles E. Schefer	
2 \$2,000 claims.....	4,000
1 claim.....	1,000
Industrial: Co. No. 8, 5	861
LA MESA—\$24,550	
\$8,000 to \$12,000: Richard F. Self	
\$3,000 to \$5,000: James W. Howell	
1 claim.....	1,000
LA PORTE—\$11,000	
Name not given.....	10,068
LAREDO—\$140,000	
\$8,000 to \$12,000: James B. Hazelriggs	
\$5,000 to \$8,000: Michael W. Breaman	
\$3,000 to \$5,000: Carlos	

1 claim.....	2,500
2 \$1,000 claims.....	2,500
MARSHALL—\$118,000	
James R. Shepard.....	11,544
\$3,000 to \$5,000: Bennette Hill Roseborough	
4 \$2,000 claims.....	12,000
4 \$1,000 claims.....	4,426
MEMPHIS—\$36,900	
\$8,000 to \$12,000: John T. Lofland	
2 \$2,000 claims.....	4,000
1 claim.....	1,047
MESQUITE—\$18,500	
\$3,000 to \$5,000: Margaret Compton, 2 names not given.....	11,027
3 \$2,000 claims.....	6,237
MEXIA—\$17,800	
Name not given.....	15,008
2 \$2,000 claims.....	4,028
5 \$1,000 claims.....	5,512
MIDLAND—\$25,300	
\$5,000 to \$8,000: Oliver P. Buchanan	
2 \$2,000 claims.....	4,500
1 claim.....	1,000
MINERAL WELLS—\$58,000	
James E. Lattner.....	5,092
\$3,000 to \$5,000: Lucius Lamar, James B. Wilson	
1 claim.....	1,000

\$3,000 to \$5,000: Fate Cass, George Boyer, William Sanders, Philip Pierce, 3 names not given.....	29,638
1 claim.....	2,000
2 \$1,000 claims.....	2,007
Industrial: Co. No. 8, 51	10,226
PECOS—\$18,000	
Name not given.....	10,000
PLAINVIEW—\$34,600	
\$3,000 to \$5,000: Lee P. Biard	
2 \$2,000 claims.....	4,066
3 \$1,000 claims.....	3,000
PORT ARTHUR—\$140,000	
\$3,000 to \$5,000: Ray Anderson, Waldemar E. Bredholt, Murf P. Bredholt.....	12,615
5 \$2,000 claims.....	10,000
5 \$1,000 claims.....	5,304
Industrial: Co. No. 8, 33	10,407
PORTLAND—\$16,100	
\$12,000 to \$15,000: Thomas C. Findley	
QUANAH—\$33,300	
\$8,000 to \$12,000: James M. Robertson	
1 claim.....	2,000
RIPLEY—\$13,000	
\$8,000 to \$12,000: James L. Barbour	
1 claim.....	1,000
ROBSTOWN—\$22,200	
\$12,000 to \$15,000: Claude T. Allen	
1 claim.....	2,048
Industrial: Co. No. 8, 11	631
RUSK—\$17,700	
\$25,000 to \$30,000: Columbus D. Poe	
1 claim.....	2,000
2 \$1,000 claims.....	2,049
SAN ANGELO—\$96,500	
Name not given.....	18,000
\$3,000 to \$5,000: Wm. P. Thorpe	
2 \$2,000 claims.....	4,000
6 \$1,000 claims.....	6,500
Industrial: Co. No. 8, 6	762
SAN ANTONIO—\$4,300,000	
George D. Campbell.....	342,000
Name not given.....	225,000
James M. Dobie.....	80,000
W. Rex Underwood.....	74,500
Petty Van Alvin.....	66,000
Name not given.....	55,550
Name not given.....	50,000
Leonard L. Stephenson.....	48,550
Chas. Keller.....	32,018
Name not given.....	27,099
\$20,000 to \$25,000: Wm. N. Hensley, James Sherman, Robert Caldwell, Arthur G. Jones, 1 name not given.....	107,957
\$15,000 to \$20,000: Stephen M. Gose, 2 names not given.....	50,612
\$12,000 to \$15,000: Eugene A. Oppenheimer, Lewis E. Bain, Charles W. Sides, 4 names not given.....	97,000
\$8,000 to \$12,000: Edwin Charles Maruchea, Alfred W. Simon, Wm. T. Smith, John C. Banta, Gustav Heye, Sam Luchese, 7 names not given.....	129,110
\$5,000 to \$8,000: Wm. J. Armstrong, Charles W. Fichtner, Charles P. Gordon, William H. McGill, John H. Mills, 3 names not given.....	60,521
\$3,000 to \$5,000: Arthur McCoy, Louis Krause, Jacob Kolmen, Theodore Enet, Eugene Doolittle, Arthur Allen, John Whalen, Abraham Lang, Albert W. Van Cleave, Laurent E. Brunet, Alfred H. Copenhaver, Perry L. King, Gerald M. Jones, Walter L. Whitlock, Enrique Fierro, Raymond Miller, Robert W. Gallaker, Leon E. Cole, 18 names not given.....	130,270
48 \$2,000 claims.....	103,974
47 \$1,000 claims.....	47,900
Industrial: Co. No. 8, 1,093	126,596
Co. No. 10, 338 claims.....	48,636
SAN BENITO—\$48,500	
\$3,000 to \$5,000: Frank C. Van Ness, Sr., 1 name not given.....	7,126
2 \$2,000 claims.....	4,000
2 \$1,000 claims.....	2,500
Industrial: Co. No. 8, 11	2,016
SAN MARCOS—\$39,100	
\$3,000 to \$5,000: Joseph S. Brown, Jesse C. Tyson.....	7,100
1 claim.....	2,000
1 claim.....	1,000
Industrial: Co. No. 8, 16	3,011

SCHULENBURG—\$54,200	
\$25,000 to \$30,000: John S. Zoepser	
Name not given.....	11,000
\$3,000 to \$5,000: 2 names not given.....	7,525
1 claim.....	1,999
SEQUIN—\$34,600	
\$8,000 to \$12,000: Frederick Matthes	
1 claim.....	1,002
Industrial: Co. No. 8, 20	2,481
SEYMOUR—\$27,600	
\$8,000 to \$12,000: Edward A. Newman	
\$3,000 to \$5,000: Lloyd E. Hneson	
1 claim.....	1,006
Industrial: Co. No. 8, 20	2,481
SHERMAN—\$311,000	
Name not given.....	83,476
E. J. Neathery.....	45,000
Name not given.....	15,000
\$3,000 to \$5,000: Irwin C. Harris, James Roe Joiner, 3 names not given.....	15,787
6 \$2,000 claims.....	12,500
9 \$1,000 claims.....	9,742
Industrial: Co. No. 8, 22	4,662
Co. No. 10, 72 claims.....	8,588
SLAYDON—\$27,000	
\$20,000 to \$25,000: Robert L. Brothers	
SNYDER—\$30,000	
\$5,000 to \$8,000: Luther E. Trigs	
3 \$2,000 claims.....	6,000
2 \$1,000 claims.....	2,500
SONORA—\$19,200	
\$5,000 to \$8,000: Hugh Tolliver Rutledge	
\$3,000 to \$5,000: John A. Ward	
STAMFORD—\$44,000	
\$3,000 to \$5,000: Thomas M. Watts, Walter Leslie Orr, 1 name not given.....	11,500
2 \$2,000 claims.....	4,000
2 \$1,000 claims.....	2,500
STEPHENVILLE—\$45,900	
\$15,000 to \$20,000: Frederick H. Chandler	
\$3,000 to \$5,000: Name not given.....	1,000
1 claim.....	1,000
STRAWN—\$27,400	
\$3,000 to \$5,000: Sterling Wilcoxson, George W. Robertson.....	10,000
2 \$1,000 claims.....	2,000
TAYLOR—\$88,700	
Name not given.....	24,000
\$8,000 to \$12,000: Alexander Bryon, Arthur E. Ake, 19,025	
Name not given.....	3,007
3 \$2,000 claims.....	6,500
2 \$1,000 claims.....	2,000
Industrial: Co. No. 8, 7	1,371
TELFENER—\$11,000	
Name not given.....	10,000
TERRELL—\$87,400	
\$8,000 to \$12,000: James H. Cockrell	
\$5,000 to \$8,000: Wm. A. Ownby, Johnie H. Askew.....	11,500
\$3,000 to \$5,000: Oscar P. Clyette	
1 claim.....	2,000
2 \$1,000 claims.....	2,000
Industrial: Co. No. 8, 12	2,016
TEXARKANA—\$107,000	
Dawn Estes Wheelodon, 1 name not given.....	11,032
6 \$2,000 claims.....	12,056
3 \$1,000 claims.....	3,000
Industrial: Co. No. 8, 60	12,571
Co. No. 10, 117 claims.....	18,888
TURKEY—\$21,500	
\$15,000 to \$20,000: James E. Christian	
2 \$1,000 claims.....	2,000
TYLER—\$259,500	
Clyde Gibbs, Sr.....	120,000
\$8,000 to \$12,000: Ben O. Mehearg, Thomas B. Garrett.....	19,421
\$3,000 to \$5,000: James H. Rushing, Ben Miheary.....	6,000
4 \$2,000 claims.....	8,000
5 \$1,000 claims.....	6,000
Industrial: Co. No. 8, 12	2,233
Co. No. 10, 118 claims.....	17,364
UVALDE—\$18,100	
\$8,000 to \$12,000: Edward Wynn	
3 \$1,000 claims.....	3,500
VERNON—\$76,500	
\$20,000 to \$25,000: Herbert Farrell	
\$3,000 to \$5,000: Malin Bat-tendorf.....	5,359
5 \$1,000 claims.....	5,359
Industrial: Co. No. 8, 6	821

Dies of Needle Prick—Estate Gets Check for \$21,000



Dr. Edgar H. Little of East St. Louis, Ill., pricked his finger with a surgical instrument while performing a major operation in an East St. Louis hospital. An infection set in and after a one and a half months' disability he died. His estate received this check for \$21,000.

Milhesier, Benjamin Franklin Pettit, Charles W. L. Mickley, John G. Hannigan, 10 names not given.....	170,070
84 \$2,000 claims.....	171,855
64 \$1,000 claims.....	67,099
Industrial: Co. No. 8, 598	158,209
Industrial: Co. No. 10, 536	59,634
HUBBARD—\$51,100	
Samuel Johnson.....	36,089
2 \$2,000 claims.....	4,011
HUNT—\$25,000	
Edward E. Morris.....	30,899
HUNTSVILLE—\$45,300	
Name not given.....	17,300
1 claim.....	2,000
Industrial: Co. No. 8, 2	260
JACKSONVILLE—\$42,800	
\$3,000 to \$5,000: Edgar Whitaker, Caes F. Boles, Frank E. Churchill.....	12,500
2 \$2,000 claims.....	4,000
Industrial: Co. No. 8, 2	814
JASPER—\$19,000	
\$8,000 to \$12,000: Essie Braswell	
\$3,000 to \$5,000: Simon A. Jeffers.....	2,000
JEFFERSON—\$34,300	
Name not given.....	7,130
Name not given.....	3,794
3 \$2,000 claims.....	6,000
KAUFMAN—\$65,800	
Name not given.....	22,500
\$5,000 to \$8,000: Wm. S. Wright	
\$3,000 to \$5,000: Frank W. Ellis, 1 name not given.....	6,060
4 \$1,000 claims.....	4,000
KERRVILLE—\$25,500	
\$3,000 to \$5,000: Frank H. Gore, Sam Ratterree.....	8,000
1 claim.....	2,000
1 claim.....	1,000
KILLEEN—\$22,500	
\$3,000 to \$5,000: John Wm. Seay, 2 names not given.....	11,000

Benavides	
2 \$2,000 claims.....	4,091
4 \$1,000 claims.....	4,000
Industrial: Co. No. 8, 59	7,947
LONGVIEW—\$64,000	
\$15,000 to \$20,000: Isaac Killingworth	
\$3,000 to \$5,000: Joseph S. Henderson	
1 claim	2,500
1 claim	1,000
Industrial: Co. No. 8, 13	2,463
LUBBOCK—\$79,200	
\$5,000 to \$8,000: John B. Pryor, Alvin P. Risinger, J. Frank Gregory, Jesse S. May	
	22,536
\$3,000 to \$5,000: Carroll S. Wearn	
	5,000
7 \$2,000 claims.....	14,000
6 \$1,000 claims.....	6,500
Industrial: Co. No. 8, 2	532
LUFKIN—\$53,600	
\$3,000 to \$5,000: Wayne Lovett	
7 \$2,000 claims.....	14,006
1 claim	1,000
Industrial: Co. No. 8, 3	489
MCALLEN—\$52,600	
\$3,000 to \$5,000: George H. Kunz	
2 \$2,000 claims.....	4,000
6 \$1,000 claims.....	6,125
Industrial: Co. No. 8, 45	6,352
McKINNEY—\$67,500	
\$3,000 to \$5,000: Stanley E. Ballard, Budley Coffey, 1 name not given.....	
	12,245
2 \$2,000 claims.....	4,703
3 \$1,000 claims.....	3,000
Industrial: Co. No. 8, 13	2,179
MCLEAN—\$25,200	
\$15,000 to \$20,000: Lester B. Muncie	
MARLIN—\$44,600	
\$3,000 to \$5,000: Oscar Spear Titsworth, 1 name not given.....	
	7,970

TEXAS—Continued

VICTORIA—\$204,600

Ben W. Fly..... 40,000
Name not given..... 33,273
Name not given..... 20,731
Name not given..... 12,500
Name not given..... 8,205
\$5,000 to \$8,000: Rev. John
H. Hudson, Robert L.
Grove..... 13,044
\$3,000 to \$5,000: Dave
Yearly, 3 names not
given..... 18,120
2 \$2,000 claims..... 4,000
2 \$1,000 claims..... 3,631
Industrial: Co. No. 8, 15
claims..... 3,514

WACO—\$995,000

Robert C. Silvers..... 165,000
Name not given..... 142,000
Name not given..... 76,500
Doyle L. Eastland..... 50,500
\$25,000 to \$30,000: John
Punchard..... 39,040
\$15,000 to \$20,000: Alfred
Goshaw, Jeff Crawford
Brown..... 39,040
\$8,000 to \$12,000: James E.
Grave..... 33,000
\$3,000 to \$5,000: Windsor
Ewing, Ward H. Sanger,
Louis Lazarus, Harper
Heggie, Benjamin Tate,
George A. Quinlan, Alton
Broadway, 1 name not
given..... 29,676
12 \$2,000 claims..... 27,500
16 \$1,000 claims..... 17,776
Industrial: Co. No. 8, 73
claims..... 14,055
No. 10, 93 claims..... 14,137

WASHINGTON—\$23,000

\$20,000 to \$25,000: Thomas
J. Lott

WAXAHACHIE—\$104,000

Name not given..... 10,000
\$3,000 to \$5,000: Andy Clay
Moses, 1 name not
given..... 6,000
4 \$2,000 claims..... 8,976
6 \$1,000 claims..... 6,863
Industrial: Co. No. 8, 14
claims..... 3,908

WEIMAR—\$22,250

\$8,000 to \$12,000: Wm. Paul
Ammann

WESLACO—\$16,500

\$8,000 to \$12,000: Fay L.
Douglas
\$3,000 to \$5,000: Claude E.
Kelley
1 claim..... 1,500

WHITEHIGHT—\$24,350

William L. White..... 16,000
1 \$2,000 claim..... 2,000

WICHITA FALLS—\$238,000

Name not given..... 4,000
6 \$2,000 claims..... 11,898
11 \$1,000 claims..... 12,140
Industrial: Co. No. 8, 51
claims..... 12,653
Co. No. 10, 41 claims..... 9,164

WINDOM—\$24,000

Joseph A. Dowlen..... 10,000

WINTERS—\$19,600

\$8,000 to \$12,000: James W.
Johnson
2 \$1,000 claims..... 2,000

UTAH

AMERICAN FORK—\$37,600

\$8,000 to \$12,000: Thomas
Singleton, 1 name not
given..... 18,575
1 claim..... 1,000

BINGHAM—\$6,000

2 \$2,000 claims..... 4,000
1 claim..... 1,000

BOUNTIFUL—\$62,300

Arthur L. Hess..... 47,000

BRIGHAM—\$17,800

\$3,000 to \$5,000: Christie R.
Pella
1 claim..... 2,500
2 \$1,000 claims..... 2,000

CEDAR CITY—\$16,800

Name not given..... 5,457
1 claim..... 1,016

COALVILLE—\$89,350

\$3,000 to \$5,000: Alfred
Blonquist

EPHRAIM—\$20,000

1 claim..... 2,000
5 \$1,000 claims..... 5,021

EUREKA—\$26,200

\$5,000 to \$8,000: Caesar
Romiti
\$3,000 to \$5,000: Joseph
Trelora

LOA—\$14,500

\$8,000 to \$12,000: Anna Mc-
Clellan

MOAB—\$7,000

Name not given..... 3,000
1 claim..... 2,500

NEPHI—\$18,800

Name not given..... 3,054
1 claim..... 2,000
2 \$1,000 claims..... 2,000

OGDEN—\$419,000

Name not given..... 35,000
\$5,000 to \$8,000: 2 names
not given..... 11,098
\$3,000 to \$5,000: Oscar
Brown Madison, Josephine
Seaman, 3 names not
given..... 19,683

8 \$2,000 claims..... 17,787
13 \$1,000 claims..... 13,009

PANGUITCH—\$26,800

\$15,000 to \$20,000: J. Nephi
Henrie
1 claim..... 1,064

PROVO—\$44,200

2 \$2,000 claims..... 4,025
6 \$1,000 claims..... 6,670

RICHLAND—\$18,400

Name not given..... 3,000
1 claim..... 2,000
2 \$1,000 claims..... 2,000

ROOSEVELT—\$12,800

\$3,000 to \$5,000: Harmon
Earl Mullins

SALT LAKE CITY—\$1,600,000

Name not given..... 34,062
Name not given..... 14,000
\$8,000 to \$12,000: Harry R.
Weich, Edward Hubbard,
Niels M. Anderson, Wil-
liam W. Trimmer, 5
names not given..... 89,214
\$5,000 to \$8,000: Isadore
Gotthelmer, 2 names not
given..... 19,605
\$3,000 to \$5,000: Archie J.
Beveridge, George Thur-
good, William Bodell,
Arthur Hesse Done, John
F. Mills, Ashley W. Bar-
ret, Samuel M. Bernholz,
22 names not given..... 123,063
23 \$2,000 claims..... 46,198
42 \$1,000 claims..... 44,144

TEASDALE—\$15,800

\$12,000 to \$15,000: Leland
King

TREMONTON—\$18,300

\$5,000 to \$8,000: Harry L.
Gephart
\$3,000 to \$5,000: Eran O.
Christensen
2 \$1,000 claims..... 2,000

WOODCROSS—\$6,500

Name not given..... 5,000

VERMONT

BARRE—\$96,000

Name not given..... 10,000
\$3,000 to \$5,000: 2 names
not given..... 8,500
2 \$2,000 claims..... 4,000
2 \$1,000 claims..... 2,000

BELLINGS FALLS—\$74,000

\$15,000 to \$20,000: George
F. Kent
Name not given..... 5,000
2 \$1,000 claims..... 2,000

BENNINGTON—\$49,800

Name not given..... 5,000
3 \$2,000 claims..... 6,451
4 \$1,000 claims..... 5,407

BRATTLEBORO—\$61,600

Name not given..... 10,000
Name not given..... 3,024
2 \$1,000 claims..... 2,304

BURLINGTON—\$332,000

Name not given..... 15,062
Name not given..... 12,100
\$8,000 to \$12,000: 3 names
not given..... 31,000
\$3,000 to \$5,000: Norman
H. North, 6 names not
given..... 28,600
5 \$2,000 claims..... 10,020
8 \$1,000 claims..... 8,000

Industrial: Co. No. 5, 51
claims..... 8,878

DERBY LINE—\$27,000

Name not given..... 19,365

MANCHESTER—\$83,700

Name not given..... 8,000
\$3,000 to \$5,000: 8 names
not given..... 32,719
9 \$2,000 claims..... 18,000
14 \$1,000 claims..... 14,766

MILTON—\$17,500

Name not given..... 5,000
1 claim..... 2,000
3 \$1,000 claims..... 3,230

MONTPELIER—\$82,000

\$3,000 to \$5,000: 2 names
not given..... 8,025
2 \$2,000 claims..... 4,000
4 \$1,000 claims..... 4,000

RUTLAND—\$178,000

\$8,000 to \$12,000: 3 names
not given..... 28,321
\$3,000 to \$5,000: 3 names
not given..... 12,262
4 \$2,000 claims..... 8,000
8 \$1,000 claims..... 8,617

WASHINGTON—\$17,100

Name not given..... 10,000
Name not given..... 5,000
1 claim..... 1,000

VIRGINIA

ALEXANDRIA—\$225,000

\$12,000 to \$15,000: Richard
Ernest Octon, 1 name not
given..... 26,599
Name not given..... 9,000
Name not given..... 6,948
\$3,000 to \$5,000: Mrs. E. F.
Butt, 3 names not
given..... 17,160
1 claim..... 2,000
2 \$1,000 claims..... 2,500
Industrial: Co. No. 2..... 1,396
Co. No. 11, 38 claims..... 7,180

ANDOVER—\$11,000

\$8,000 to \$12,000: Harry L.
Miller

ASSAWOMAN—\$27,000

Name not given..... 16,074
Name not given..... 10,039

AUGUSTA CO.—\$225,000

Hugh B. Sproul..... 225,000

BEDFORD CITY—\$32,400

Name not given..... 10,000
1 claim..... 2,000
1 claim..... 1,000

BIGSTONE GAP—\$70,000

Harry L. Miller, Sr..... 40,600
Name not given..... 13,256
\$5,000 to \$8,000: John D.
Hyatt, 1 name not
given..... 12,000
1 claim..... 2,000

BLACKSTONE—\$22,900

2 \$2,000 claims..... 4,000
6 \$1,000 claims..... 6,279
Industrial: Co. No. 2..... 680

BRIDGEWATER—\$13,000

\$3,000 to \$5,000: E. Dinhel
3 \$2,000 claims..... 6,000
1 claim..... 1,000

BRISTOL—\$87,600

Name not given..... 10,027
\$3,000 to \$5,000: 3 names
not given..... 15,000
1 claim..... 2,000
2 \$1,000 claims..... 2,022
Industrial: Co. No. 2..... 409

CARET—\$21,000

Name not given..... 20,000

CHARLOTTESVILLE—\$173,200

\$25,000 to \$30,000: Louis T.
Hanchel
Name not given..... 23,000
\$12,000 to \$15,000: Robt. C.
Trevillian
\$8,000 to \$12,000: Name not
given..... 10,073
\$5,000 to \$8,000: Name not
given..... 7,359
\$3,000 to \$5,000: Name not
given..... 3,000
1 claim..... 2,005
1 claim..... 1,000
Industrial: Co. No. 2..... 486
Co. No. 11, 41 claims..... 8,494

CHASE CITY—\$23,900

\$3,000 to \$5,000: Wm. B.
Beck, 1 name not given..... 7,599
1 claim..... 2,000
2 \$1,000 claims..... 2,000

CHESTER—\$13,300

\$3,000 to \$5,000: Francois
L. Rednean, 1 name not
given..... 10,000
2 \$1,000 claims..... 2,335

CHINCOTEAGUE—\$31,600

Name not given..... 5,000
1 claim..... 2,000
12 \$1,000 claims..... 12,000

COEBURN—\$71,500

James F. Ford..... 40,565
Name not given..... 12,500
William N. Lay..... 10,000
1 claim..... 1,000

COVINGTON—\$71,500

\$15,000 to \$20,000: Patrick
J. O'Brien
2 \$2,000 claims..... 4,000
2 \$1,000 claims..... 2,287

COYTTEVILLE—\$21,000

\$15,000 to \$20,000: Louis
Frederick Krenning

CREWE—\$27,000

Name not given..... 12,910
1 claim..... 1,229

CRITZ—\$11,000

\$8,000 to \$12,000: Miss Lucy
Ruth Reynolds

CULPEPER—\$23,500

4 \$2,000 claims..... 8,052
2 \$1,000 claims..... 2,328

CULLEN—\$13,000

Name not given..... 10,000
1 claim..... 1,000

DANVILLE—\$478,000

Wm. Thomas Hughes..... 45,500
Name not given..... 20,000
Name not given..... 12,220
\$8,000 to \$12,000: James H.
Osborne, John Doyle
Nance, 2 names not
given..... 46,000
\$5,000 to \$8,000: 2 names
not given..... 12,477
\$3,000 to \$5,000: John P.
Swanson, Alice Walker
Brown, J. L. Abbott, 6
names not given..... 37,191
4 \$2,000 claims..... 8,000
14 \$1,000 claims..... 15,030

Industrial: Co. No. 2..... 3,264
Co. No. 11, 194 claims..... 43,664

DRAKE BRANCH—\$11,000

\$8,000 to \$12,000: J. C.
Gregory

EDGERTON—\$17,100

Name not given..... 8,810
Name not given..... 5,000

EMPORIA—\$159,500

William C. Weaver..... 72,000
Name not given..... 60,102
Name not given..... 4,833
1 claim..... 2,000
6 \$1,000 claims..... 6,698

EWING—\$15,000

Name not given..... 10,016
1 claim..... 2,000

FARMVILLE—\$52,000

Name not given..... 13,000
Name not given..... 5,182
Name not given..... 5,000
2 \$1,000 claims..... 2,000

FRANKLIN—\$431,000

Cecil C. Vaughan, Jr..... 400,000
Name not given..... 5,000
1 claim..... 2,000
3 \$1,000 claims..... 3,000

FREDERICKSBURG—\$124,000

\$15,000 to \$20,000: James
G. King
\$12,000 to \$15,000: Name
not given..... 13,500
\$8,000 to \$12,000: 2 names
not given..... 22,000
\$5,000 to \$8,000: 2 names
not given..... 10,399
2 \$2,000 claims..... 4,000
Industrial: Co. No. 2..... 236

FRONT ROYAL—\$46,500

Arthur L. Warthen..... 35,000
Name not given..... 5,000

HAMPTON—\$112,200

Name not given..... 15,000
\$3,000 to \$5,000: Charles
Palmer Clark, 4 names
not given..... 20,669
7 \$2,000 claims..... 14,000
3 \$1,000 claims..... 3,761

HARRISONBURG—\$46,000

Name not given..... 6,000
Name not given..... 5,000

HOLLAND—\$17,200

\$15,000 to \$20,000: Isaac A.
Luke
1 claim..... 1,000

IRVINGTON—\$29,300

\$20,000 to \$25,000: W. Mc-
Donald Lee
Name not given..... 3,000
1 claim..... 1,000

LEE HALL—\$61,800

Name not given..... 50,806
Name not given..... 5,004
1 claim..... 2,500
1 claim..... 1,000

LEESBURG—\$29,700

\$5,000 to \$8,000: Leon H.
Frye, 1 name not given..... 13,500
Name not given..... 5,000

LEXINGTON—\$43,500

Name not given..... 5,028
\$3,000 to \$5,000: 3 names
not given..... 13,048
2 \$1,000 claims..... 2,003

LYNCHBURG—\$457,000

\$20,000 to \$25,000: Andrew
J. Bailey, 1 name not
given..... 41,722
Name not given..... 15,130
\$12,000 to \$15,000: George
Mahon
\$8,000 to \$12,000: 3 names
not given..... 32,000
\$5,000 to \$8,000: Thomas J.
Burns
\$3,000 to \$5,000: Albert N.
Draper, Robert C. Mc-
Daniel, Lee E. Patterson,
5 names not given..... 29,081
8 \$2,000 claims..... 16,144
14 \$1,000 claims..... 14,038
Industrial: Co. No. 2..... 926
Co. No. 11, 143 claims..... 31,474

MARTINSVILLE—\$122,000

Name not given..... 37,052
Name not given..... 7,967
\$3,000 to \$5,000: Lillie Levy,
2 names not given..... 12,500
3 \$2,000 claims..... 6,000
3 \$1,000 claims..... 3,500
Industrial: Co. No. 2..... 511

MODESTOWN—\$51,000

George H. Ross..... 35,000
Name not given..... 15,171

NEWPORT NEWS—\$236,000

Name not given..... 21,172
\$8,000 to \$12,000: Henry D.
Coleman, Wm. N. M.
Jones..... 20,000
\$3,000 to \$5,000: 2 names
not given..... 8,000
3 \$2,000 claims..... 6,000
7 \$1,000 claims..... 7,972
Industrial: Co. No. 2..... 1,812
Co. No. 11, 79 claims..... 22,185

NORFOLK—\$1,726,660

Name not given..... 48,075
\$25,000 to \$30,000: Richard
Aufenger

\$20,000 to \$25,000: Sampson
H. Dennis
Name not given..... 20,000

\$12,000 to \$15,000: George
E. Stokes, R. M. Hudson,
Edw. Garfield Dize,
George Drumwright, 2
names not given..... 88,800
\$8,000 to \$12,000: James
Downing Smith, 8 names
not given..... 90,301
\$5,000 to \$8,000: John G.
Holladay, 7 names not
given..... 54,673
\$3,000 to \$5,000: Wm.
Henry Kirn, Turner W.
Johnston, Louis Yavner,
George T. Taylor, Edloe
Morecock, 13 names not
given..... 68,219
16 \$2,000 claims..... 32,378
46 \$1,000 claims..... 46,992
Industrial: Co. No. 2..... 18,351
Co. No. 11, 310 claims..... 78,546

ORANGE—\$85,100

Name not given..... 55,000
Name not given..... 20,104
Name not given..... 5,015
\$3,000 to \$5,000: Edward
Ashly Bryant
1 claim..... 2,000

PETERSBURG—\$272,500

\$25,000 to \$30,000: Philip
Eddie Perdue
\$8,000 to \$12,000: John A.
Zebec, Alfred Friend, 1
name not given..... 34,000
\$5,000 to \$8,000: Name not
given..... 5,2

WASHINGTON—Continued

CENTRALIA—\$16,000

Name not given..... 5,006
\$3,000 to \$5,000: 3 names
not given..... 11,021
2 \$2,000 claims..... 4,000
4 \$1,000 claims..... 4,000

CHEHALIS—\$36,400

\$3,000 to \$5,000: 2 names
not given..... 8,000
1 claim..... 2,000
1 claim..... 1,000

DAYTON—\$43,100

\$8,000 to \$12,000: Guy H.
Jones..... 8,000
\$3,000 to \$5,000: 2 names
not given..... 8,000

DOTY—\$11,000

\$8,000 to \$12,000: Anton
Knizek..... 8,000

EDMONDS—\$14,100

Name not given..... 6,000
5 \$1,000 claims..... 5,236

ELMA—\$63,700

Name not given..... 20,000
\$8,000 to \$12,000: 3 names
not given..... 30,000

EVERETT—\$134,000

Name not given..... 15,000
5 \$2,000 claims..... 10,000
7 \$1,000 claims..... 7,141

HOQUIAM—\$110,000

\$12,000 to \$15,000: Theodore
L. Homan..... 12,000
\$3,000 to \$5,000: Edward
Lof, John Constantine, 1
name not given..... 9,000
2 \$2,000 claims..... 4,034

JUANITA—\$21,000

Name not given..... 20,394

KETTLEFALLS—\$16,000

\$8,000 to \$12,000: Jefferson
H. Slagle..... 2,600
1 claim..... 2,000

KENNEWICK—\$22,500

\$8,000 to \$12,000: John W.
Vickers..... 1,000

MARYSVILLE—\$22,800

\$3,000 to \$5,000: Clinton E.
Olney, Teddy Francis
Matott, 1 name not
given..... 12,167
1 claim..... 2,031
1 claim..... 1,000

MONROE—\$30,700

\$8,000 to \$12,000: Fred
Basch..... 3,075
3 \$1,000 claims..... 3,075

MT. VERNON—\$44,000

\$5,000 to \$8,000: 2 names
not given..... 12,000
2 \$2,000 claims..... 4,182
2 \$1,000 claims..... 2,000

MUKILTEO—\$39,100

Name not given..... 25,000
Name not given..... 10,068
\$3,000 to \$5,000: Arthur A.
Scott..... 1,000

NANCOTTA—\$11,000

\$8,000 to \$12,000: James M.
Gold..... 31,000

OLYMPIA—\$96,000

Name not given..... 10,000
Name not given..... 5,000
9 \$2,000 claims..... 18,329
4 \$1,000 claims..... 4,013

POMEROY—\$23,300

\$5,000 to \$8,000: Ellsworth
M. Rauch..... 2,000
\$3,000 to \$5,000: Everett
Louis Harper..... 1,000

PYSHT—\$33,000

Name not given..... 31,000

SEATTLE—\$5,712,184

John C. Eden..... 177,000
Name not given..... 55,876
Name not given..... 47,277
Name not given..... 46,000
Name not given..... 44,854
Name not given..... 41,000
Name not given..... 40,143
Name not given..... 40,000
Name not given..... 37,500
Daniel Kelleher..... 37,500
\$25,000 to \$30,000: John G.
McIntosh, 1 name not
given..... 56,442
\$20,000 to \$25,000: Name
not given..... 25,000
\$15,000 to \$20,000: Max
Hardman, 4 names not
given..... 97,834
\$12,000 to \$15,000: David D.
Culp, Earnest H. Thorp,
M. Y. Dyer, 6 names not
given..... 128,722
\$8,000 to \$12,000: Edgar D.
Randolph, Robert Lee
Kefauver, 11 names not
given..... 133,370
\$5,000 to \$8,000: John C.
Dickson, Fred Eugene
Ashley, 16 names not
given..... 99,088
\$3,000 to \$5,000: Arthur E.
Ransom, Clement H.
Shepherd, John Venters,
Albion M. Wendell, Han-
del E. Owen, Edward P.

Drake, Frederick I. Fin-
ley, William T. Butler,
Chas. F. Swanberg, Ern-
est Frederick Bader,
Mark Richardson, David
H. Jones, Lew Grant
Horr, Allen H. Daugh-
arty, Samuel J. Beach,
Arthur A. Fountain,
Louis C. Birkel, A. Rau-
to, Herman C. Jay, Law-
rence H. Sumner, John C.
Havden, Ingolf Widsteen,
Samuel Block, 57 names
not given..... 337,138
113 \$2,000 claims..... 233,735
112 \$1,000 claims..... 118,341

SHELTON—\$15,200

\$8,000 to \$12,000: George M.
Grisdale..... 3,000
1 claim..... 1,035

SPOKANE—\$3,077,059

Name not given..... 142,491
Name not given..... 55,000
William A. Kappas..... 35,000
J. A. Houston..... 32,860
Name not given..... 27,352
\$20,000 to \$25,000: F. B.
Grinnell, 1 name not
given..... 50,000
\$15,000 to \$20,000: Herbert
C. Alderson, 2 names not
given..... 57,500
\$12,000 to \$15,000: Simeon
Roberts..... 8,000
\$8,000 to \$12,000: Andrew
T. Bell, 6 names not
given..... 69,977
\$5,000 to \$8,000: Lars G.
Heiberg, Fred B. Grin-
nell, Clemens A. Trim-
born, 4 names not
given..... 45,240
\$3,000 to \$5,000: Herman
Gottlieb Miller, Herman
P. Marshall, Eva Greut-
ner, Alfred Evans, Wil-
liam A. Champion, Henry
W. Canfield, Julie L.
Prickett, John M. Tracy,
Frank E. Buck, John A.
Bauer, 6 names not
given..... 63,684
18 \$2,000 claims..... 38,019
39 \$1,000 claims..... 40,791

TACOMA—\$1,555,653

Name not given..... 62,000
Christian John Brobeck
Arthur J. Croteau..... 47,000
\$25,000 to \$30,000: Oakie
B. McDonald..... 15,000
\$15,000 to \$20,000: Charles
H. Plass..... 5,000
\$5,000 to \$8,000: Earle C.
Smith, 1 name not
given..... 10,579
\$3,000 to \$5,000: Frank J.
McGrath, Robert E. Ful-
ton, Harry H. Blackburn,

3 \$2,000 claims..... 6,029
6 \$1,000 claims..... 6,040

WAPATO—\$16,500

Name not given..... 10,000
\$3,000 to \$5,000: Herlof O.
Wick..... 1,000

YAKIMA—\$423,763

\$20,000 to \$25,000: Chris-
tian I. Grimamoe, 1 name
not given..... 46,800

WEST VIRGINIA

AYON—\$11,000

Name not given..... 10,000

BECKLEY—\$32,200

\$8,000 to \$12,000: Carroll C.
Crowe..... 3,180
1 claim..... 2,004
1 claim..... 1,000

BEVERLY—\$11,000

\$8,000 to \$12,000: Wilbur J.
Strader..... 1,000

BLUEFIELD—\$227,500

Name not given..... 46,000
\$12,000 to \$15,000: Roy E.
Lee Smith, 1 name not
given..... 28,000
\$8,000 to \$12,000: William
A. Bodell, 1 name not
given..... 20,000
2 \$1,000 claims..... 2,000

CAMERON—\$33,000

\$8,000 to \$12,000: John J.
Boudry..... 1,000
\$3,000 to \$5,000: Robert M.
Martin..... 1,000

CAPELS—\$13,500

\$12,000 to \$15,000: William
Carmichael..... 1,000

CHARLESTON—\$1,487,600

Name not given..... 127,000
Minor F. Mohler..... 51,010
Name not given..... 35,000
\$25,000 to \$30,000: Ernest
Coon, Patrick Donovan,
Carl E. Williamson, 1
name not given..... 107,406
\$8,000 to \$12,000: 4 names
not given..... 37,178
\$5,000 to \$8,000: Willis S.
Bagby, 5 names not
given..... 40,088
\$3,000 to \$5,000: Rolla W.
Munn, Robert McCrae, G.
F. Boun, 9 names not
given..... 44,169
8 \$2,000 claims..... 16,000
19 \$1,000 claims..... 19,422

\$8,000 to \$12,000: 3 names
not given..... 30,000
\$5,000 to \$8,000: 2 names
not given..... 11,706

WAPATO—\$16,500

Name not given..... 10,000
\$3,000 to \$5,000: Samuel
Joy Rowland, Ed. Tittle,
Mark W. Pennington,
Owen Jones, Ward P.
Glaspey, Loren B. Kelly,
Harry T. Wagner, Nor-
man E. Henderson, 3
names not given..... 51,560
14 \$2,000 claims..... 29,037
7 \$1,000 claims..... 7,000

YAKIMA—\$423,763

\$20,000 to \$25,000: Chris-
tian I. Grimamoe, 1 name
not given..... 46,800

ELKHORN—\$1,845,048

Thomas E. Houston..... 1,845,048

ELM GROVE—\$27,500

\$12,000 to \$15,000: Clarence
F. Remke..... 1,000

FAIRMONT—\$804,106

Clarence D. Robinson, Sr.
Name not given..... 418,500
R. M. Talbott..... 50,324
Name not given..... 30,000
Name not given..... 25,000
Name not given..... 2,000

FLEMING, Jervace F.

Ritchie, 1 name not
given..... 10,864
8 \$2,000 claims..... 17,009
9 \$1,000 claims..... 9,000

HUNTINGTON—\$1,292,062

Name not given..... 148,081
Julian H. Lewis..... 52,000
Name not given..... 35,000
Name not given..... 34,000
Name not given..... 28,000
\$20,000 to \$25,000: 2 names
not given..... 50,000
\$15,000 to \$20,000: 4 names
not given..... 71,191
Name not given..... 12,249
\$8,000 to \$12,000: 2 names
not given..... 20,000
\$5,000 to \$8,000: C. C. Kiee,
4 names not given..... 29,462
\$3,000 to \$5,000: Charles M.
Nickel, Emma Sebraneck,
Edward V. J. Creamer,
Clyde E. Notter, Andrew
M. Umstead, Morris
Rubin, Samuel Wormser,
16 names not given..... 103,646
14 \$2,000 claims..... 29,692
29 \$1,000 claims..... 31,592

MARTINSBURG—\$116,000

Name not given..... 10,000
\$3,000 to \$5,000: Taylor H.

given..... 15,000
1 claim..... 2,015
5 \$1,000 claims..... 5,175

MOUNDSVILLE—\$157,014

Name not given..... 24,000
Name not given..... 15,000
Name not given..... 10,000
\$5,000 to \$8,000: 2 names
not given..... 12,520
3 \$1,000 claims..... 3,000

PARKERSBURG—\$445,500

Leslie F. Albright..... 50,000
\$20,000 to \$25,000: 2 names
not given..... 45,113
Name not given..... 12,600
\$8,000 to \$12,000: 2 names
not given..... 20,223
\$5,000 to \$8,000: 2 names
not given..... 12,000
Name not given..... 5,000
5 \$2,000 claims..... 10,605
10 \$1,000 claims..... 10,008

POCATIION—\$21,000

Name not given..... 20,328

POINT PLEASANT—\$120,354

Walter A. Windsor..... 91,000
1 claim..... 2,081
1 claim..... 1,000

ST. ALBANS—\$142,950

Creed Judson Pearsen..... 113,771
Name not given..... 5,000

SMITHFIELD—\$14,000

Name not given..... 10,000
1 claim..... 2,206

SPENCER—\$44,190

\$8,000 to \$12,000: Henry
Minns..... 7,000
Name not given..... 7,000

WISCONSIN

ANTIGO—\$72,000

\$15,000 to \$20,000: Irvin A.
White..... 11,418
\$5,000 to \$8,000: Robert W.
Zabel..... 3,000
\$3,000 to \$5,000: Robert C.
Wajan, Alexander K.
Fetter, 3 names not
given..... 23,117
1 claim..... 2,000
4 \$1,000 claims..... 4,000

APPLETON—\$102,000

\$25,000 to \$30,000: Walter
Zwickler..... 25,000
Name not given..... 15,200
Name not given..... 15,000
Name not given..... 9,200
Name not given..... 5,066
\$3,000 to \$5,000: Walter M.
Joyce, Chester D. Zeh,
John Haug, 5 names not
given..... 31,000
7 \$2,000 claims..... 14,000
16 \$1,000 claims..... 16,319

ASHLAND—\$66,000

\$5,000 to \$8,000: John V.
Wenzel..... 2,553
1 claim..... 2,000
3 \$1,000 claims..... 3,542

BARABOO—\$50,500

\$8,000 to \$12,000: Charles
A. Melz..... 5,000
Name not given..... 2,000
1 claim..... 2,000
2 \$1,000 claims..... 2,000

BEAVER DAM—\$61,000

Name not given..... 10,000
Name not given..... 6,000
5 \$1,000 claims..... 5,000

BELLEVILLE—\$27,200

Name not given..... 10,000
Name not given..... 8,000
2 \$2,000 claims..... 4,000
2 \$1,000 claims..... 2,000

BELOIT—\$317,136

\$15,000 to \$20,000: Charles
F. Morrill..... 20,642
\$12,000 to \$15,000: Lee W.
Bort..... 19,502
\$8,000 to \$12,000: 2 names
not given..... 20,642
\$5,000 to \$8,000: Eugene D.
Spickerman, 2 names not
given..... 19,502
\$3,000 to \$5,000: Raymond
Albert Dennis, 5 names
not given..... 25,616
2 \$2,000 claims..... 4,000
13 \$1,000 claims..... 13,508

BRUCE—\$11,500

Name not given..... 6,019
2 \$2,000 claims..... 4,043

BURLINGTON—\$43,100

Name not given..... 5,493
\$3,000 to \$5,000: Fred H.
Ketterhagen, 1 name not
given..... 6,000
1 claim..... 2,000
2 \$1,000 claims..... 2,000

CHIPPEWA FALLS—\$101,600

Name not given..... 15,500
4 \$2,000 claims..... 8,000

\$3,000 to \$5,000: W. W.
Farmer, 2 names not
given..... 12,494

TERRA ALTA—\$23,506

Name not given..... 10,012
1 claim..... 2,000

WELLSBURG—\$42,300

\$3,000 to \$5,000: Adam I.
Duvall, 1 name not
given..... 9,098
1 claim..... 2,000
1 claim..... 1,000

WHEELING—\$2,130,000

Arch A. Wilson..... 153,730
Name not given..... 100,000
Name not given..... 50,000
Andrew S. Hare..... 47,000
Name not given..... 41,135
Name not given..... 25,000
\$15,000 to \$20,000: 2 names
not given..... 27,000
\$12,000 to \$15,000: 2 names
not given..... 27,322
\$8,000 to \$12,000: 5 names
not given..... 46,030
\$5,000 to \$8,000: William
Rohrig, 2 names not
given..... 17,209
\$3,000 to \$5,000: Moses
Sonneborn, 27 names not
given..... 117,952
17 \$2,000 claims..... 35,635
33 \$1,000 claims..... 33,114

WILLIAMSON—\$107,914

\$8,000 to \$12,000: John L.
Chafin, 1 name not
given..... 20,292
Name not given..... 5,000
2 \$1,000 claims..... 2,000
Industrial: Co. No. 9, 139
claims..... 34,089
Co. No. 10, 32 claims..... 9,072

Borrows on Policy—Protects Family by Taking Out Additional Insurance

TREASURER'S NO. 25929 NEW YORK, JUNE 10, 1930. VOUCHER NO. E-6349

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES
393 SEVENTH AVE., NEW YORK, N. Y.

PAY TO THE ORDER OF: BANK AND TRUST COMPANY AS EXECUTOR OF

THE ESTATE OF: DECEASED,

TWO THOUSAND TWO HUNDRED EIGHTY AND 12/100 DOLLARS (\$2,280.12)

WHEN PROPERLY RECEIVED BY THE PAYEE, THE SPACE PROVIDED ON BACK HEREIN, THIS VOUCHER BECOMES AN ENDORSED CHECK.

TO: [Signature]

HERE is a death claim settlement of an unusual type. This insured had three policies which provided that the proceeds be paid at death in fixed monthly installments to the beneficiaries. He later borrowed on the security of these policies and if the loans he made had been repaid from the value of the policies at his death, serious inroads would naturally have been made upon the income intended for the beneficiaries. To avoid this, the policyholder took out an additional policy for \$15,000 to repay the loans outstanding under his policies, the balance to be payable to his estate. The voucher shows that the \$15,000 was applied in settlement of these loans, and the balance of \$2,280.12 was paid to the executor. The original policies, of course, are intact and monthly payments are being made the beneficiary under their settlement provisions.

Benjamin S. Strobel, 3
names not given..... 31,096
13 \$2,000 claims..... 26,725
22 \$1,000 claims..... 22,846

WALLA WALLA—\$283,521

\$15,000 to \$20,000: John Q.
Harman..... 15,000
Name not given..... 9,119
\$3,000 to \$5,000: Charles
Woolsey, 3 names not
given..... 18,611

CLARKSBURG—\$284,000

Name not given..... 15,000
\$8,000 to \$12,000: Robert A.
Haynes..... 6,000
Name not given..... 6,000
\$3,000 to \$5,000: Claude A.
Young, Jay Reeper..... 9,085
6 \$2,000 claims..... 12,000
3 \$1,000 claims..... 3,042

MORGANTOWN—\$156,762

\$8,000 to \$12,000: Alonzo C.
Coe..... 11,123
\$5,000 to \$8,000: 2 names
not given..... 11,123
\$3,000 to \$5,000: Neil David-
son Wood, 1 name not

JEFFERSON, Louise B. Evans,

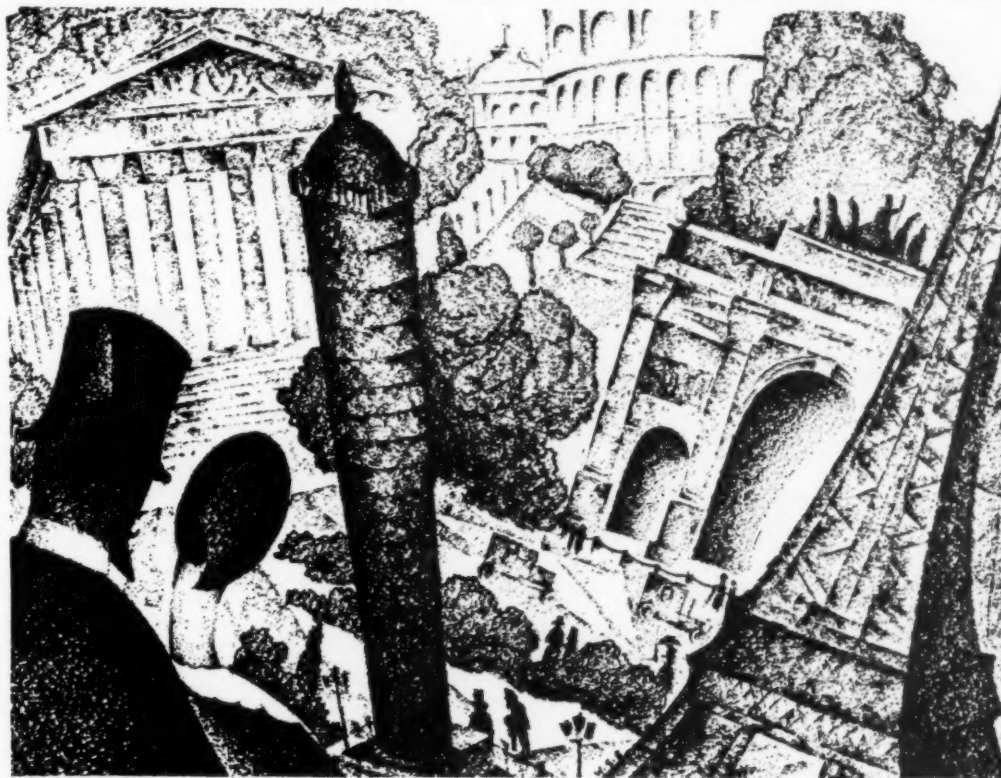
1 name not given..... 13,370
2 \$2,000 claims..... 4,000
2 \$1,000 claims..... 2,013

Life insurance companies have over 18½ billions in assets

WISCONSIN—Continued

JEFFERSON—\$26,488	
Name not given.....	6,224
Name not given.....	3,000
2 \$1,000 claims.....	2,000
JUNEAU—\$27,636	
Name not given.....	8,327
\$5,000 to \$8,000: Herman P. Hoelt	
\$3,000 to \$5,000: Ferdinand Lindeman	
KAUKAUNA—\$85,000	
Name not given.....	35,000
\$5,000 to \$8,000: Frank M. Charlesworth	
2 \$2,000 claims.....	4,500
2 \$1,000 claims.....	2,000
KENOSHA—\$272,000	
\$5,000 to \$12,000: 2 names not given.....	20,434
\$3,000 to \$5,000: Elizabeth McCarty, James Pennefeather, Jno. B. Wirtz, 1 name not given.....	15,084
8 \$2,000 claims.....	16,603
15 \$1,000 claims.....	15,021
KIEL—\$96,500	
Henry C. Mesch.....	44,000
Name not given.....	25,184
\$3,000 to \$12,000: 2 names not given.....	20,000
1 claim.....	1,016
LA CROSSE—\$216,000	
Name not given.....	6,106
\$3,000 to \$5,000: John A. Miller, 2 names not given.....	12,513
7 \$2,000 claims.....	14,044
21 \$1,000 claims.....	21,465
LADYSMITH—\$36,100	
\$5,000 to \$8,000: Andrew Boves	
Name not given.....	4,000
3 \$2,000 claims.....	6,000
LITTLE CHUTE—\$36,700	
\$3,000 to \$12,000: Anton Koehn	
Name not given.....	3,336
1 claim.....	2,000
4 \$1,000 claims.....	4,079
MADISON—\$1,028,512	
Name not given.....	83,000
Michael Obrich.....	82,068
Name not given.....	50,000
Name not given.....	50,000
Name not given.....	44,000
\$25,000 to \$30,000: Frank M. Crowley	
\$15,000 to \$20,000: Luth Severson, Charles C. Doring, Charles T. Reider	58,000
\$12,000 to \$15,000: 2 names not given.....	28,081
\$8,000 to \$12,000: 4 names not given.....	41,035
\$5,000 to \$8,000: Robt. C. O'Malley, Earle M. Terry, 6 names not given.....	52,212
\$3,000 to \$5,000: Marie M. Kaether, 8 names not given.....	35,000
16 \$2,000 claims.....	33,586
21 \$1,000 claims.....	21,997
MANITOWAC—\$256,252	
Name not given.....	31,000
\$20,000 to \$25,000: Walter A. Bahr	
\$8,000 to \$12,000: Edward W. Touhey, John J. Koehler, 1 name not given.....	28,000
\$3,000 to \$5,000: Emil A. Lakatos, John C. Mueller, Henry F. Jahnke, Edward S. Kasten, 1 name not given.....	18,066
5 \$2,000 claims.....	10,538
18 \$1,000 claims.....	19,000
MARINETTE—\$78,000	
\$3,000 to \$5,000: John M. Holmquist, 1 name not given.....	7,096
4 \$2,000 claims.....	8,930
11 \$1,000 claims.....	11,500
MARSHFIELD—\$123,000	
Name not given.....	25,000
Name not given.....	15,000
\$3,000 to \$5,000: 2 names not given.....	8,010
6 \$2,000 claims.....	12,253
3 \$1,000 claims.....	3,000
MENOMONEE—\$72,300	
Name not given.....	13,000
\$8,000 to \$12,000: James R. Braker	
Name not given.....	7,030
1 claim.....	2,000
3 \$1,000 claims.....	3,500
MERRILL—\$86,000	
Name not given.....	17,500
\$3,000 to \$5,000: James A. Barrett, Herman Schwartz	
2 \$2,000 claims.....	7,086
8 \$1,000 claims.....	8,664
MILWAUKEE—\$2,136,588	
Name not given.....	236,619
Name not given.....	150,000
Name not given.....	100,000
Charles H. Doelger.....	100,000
Louis J. Mueller.....	100,000
Name not given.....	50,000
Name not given.....	50,000
Name not given.....	50,000
Name not given.....	40,000
John Graf, Jr.....	35,000
Name not given.....	30,524
\$25,000 to \$30,000: Gardner Roebor	
\$20,000 to \$25,000: Donald Aubin Armstrong, 3 names not given.....	98,000
\$15,000 to \$20,000: Henry McCake, Theodore C.	

See the World with Life Insurance



Courtesy, Marshall Field and Company

THE desire to travel is inborn in every one. Yellowstone Park, Glacier National Park, Lake Louise, Banff, Grand Canyon, California and Florida, are only a few of the places on this continent which every one hopes to see some day. Then there is Europe with its almost inexhaustible possibilities for sight seeing. And for those who yearn to go even further there is the Orient.

Few people are able to travel in their youth. The lack of finances, inability to leave their business and the responsibility of a growing family deter the majority. People look to the future when they are older and able to relieve themselves of their restraining responsibilities as the time for travel.

It is all very well to dream about traveling but a definite program should be laid out. Life insurance has proven to be the ideal method by which to see the world. Its protection features enables a man to safeguard his family and dependents in case of his premature death and the investment feature enables him to accumulate an estate so that he may be financially independent in his later years. When a man buys life insurance he creates an estate immediately and has a number of years to pay for it. After he has paid for it it is his to use.

Froemming, Jacob Baer, C. W. Graham, Edwin A. Wetzel, 3 names not given.....		148,500
\$12,000 to \$15,000: William J. Raiche, Henry Neman, 6 names not given.....		106,800
\$8,000 to \$12,000: Willard F. Chatt, Noel H. Ramsdahl, Herman A. Ball, Joseph P. Nord, Benjamin Jelinek, Henry Hoyer, Dr. Wm. George Weldeman, George P. Irwin, James I. White, 22 names not given.....		306,210
\$5,000 to \$8,000: Abraham Black, Wm. Kneller, William Maertz, Charles J. Heiser, John Rindfleisch, Alfred C. Biebaum, Paul C. Fleischer, 16 names not given.....		149,437
\$3,000 to \$5,000: George H. Russell, Charles F. Backlin, Christian Kurth, John J. Leahy, Harold John Hagerty, Dr. J. D. Logan, Arthur Julien, Edward C. Baroni, Charles Ulmeyer, Louis C. Billerbeck, Walter G. Grigg, 62 names not given.....		299,342
96 \$2,000 claims.....		200,184
183 \$1,000 claims.....		191,710
Industrial: Co. No. 5, 4 claims.....		777
MINERAL POINT—\$34,000		
\$12,000 to \$15,000: Mathew W. May		
\$3,000 to \$5,000: David Edwards		
2 \$1,000 claims.....		2,007
MONROE—\$45,000		
\$3,000 to \$5,000: Ernest		

Eichstadt, 1 name not given.....		8,883
1 claim.....		2,000
4 \$1,000 claims.....		4,500
NEW LONDON—\$65,000		
Name not given.....		25,000
\$5,000 to \$8,000: Otto E. Zerenner		
3 \$2,000 claims.....		6,500
4 \$1,000 claims.....		4,038
NEW RICHMOND—\$25,600		
Name not given.....		6,000
\$3,000 to \$5,000: Mr. Wade, Elmer J. Messner.....		6,250
1 claim.....		1,000
OCONTO—\$39,000		
4 \$2,000 claims.....		8,000
6 \$1,000 claims.....		6,326
ONTIGO—\$22,000		
\$20,000 to \$25,000: Irwin A. White		
OSHKOSH—\$314,048		
Emil H. Stuger.....		342,500
Name not given.....		42,000
\$20,000 to \$25,000: 5 names not given.....		125,000
\$12,000 to \$15,000: F. A. Fuller, 2 names not given.....		43,000
\$8,000 to \$12,000: 2 names not given.....		22,000
\$5,000 to \$8,000: Name not given.....		7,000
\$3,000 to \$5,000: W. H. Spengler, 2 names not given.....		9,432
7 \$2,000 claims.....		14,133
23 \$1,000 claims.....		23,022
PARIS TWP.—\$11,000		
\$8,000 to \$12,000: Name not given.....		11,000
PESHIGO—\$27,260		
Name not given.....		7,000
\$2,000 to \$5,000: Lawrence Barrett		
2 \$1,000 claims.....		2,000

PLATTEVILLE—\$48,412	
\$3,000 to \$12,000: Jesse J. Ruble	
Name not given.....	3,000
3 \$2,000 claims.....	6,000
3 \$1,000 claims.....	3,055
PLYMOUTH—\$31,560	
\$3,000 to \$5,000: Byron A. Gaffron, 1 name not given.....	
	6,658
3 \$2,000 claims.....	6,043
3 \$1,000 claims.....	3,333
POTOSI—\$23,260	
\$12,000 to \$15,000: Clyde McKelvy	
Name not given.....	3,000
1 claim.....	1,000
RACINE—\$512,372	
Name not given.....	15,111
\$8,000 to \$12,000: Walter A. Mears, 1 name not given.....	
	20,000
\$5,000 to \$8,000: Manley H. Miller, 2 names not given.....	
	17,078
\$3,000 to \$5,000: Levern B. Griffith, Morris L. Fox, Miran Gizirian, 4 names not given.....	
	26,088
5 \$2,000 claims.....	10,946
9 \$1,000 claims.....	9,371
REEDSBURG—\$46,578	
\$3,000 to \$5,000: Thomas R. Hastings, Theodore Schuler, 2 names not given.....	
	15,108
3 \$2,000 claims.....	6,501
3 \$1,000 claims.....	3,000
RHINELANDER—\$120,116	
Webster E. Brown.....	
	32,000
\$5,000 to \$8,000: Dr. Charles S. McDndoe, 1 name not given.....	
	11,021
5 \$2,000 claims.....	10,000
8 \$1,000 claims.....	9,000

RICHLAND CENTER— \$46,000	
Name not given.....	10,103
\$5,000 to \$8,000: Christian J. Diels	
2 \$2,000 claims.....	4,000
1 claim	1,000
RIPON—\$30,000	
\$3,000 to \$5,000: 2 names not given.....	
1 claim	1,000
SEYMOUR—\$35,300	
\$15,000 to \$20,000: George Vandenberg	
\$3,000 to \$5,000: Elmer J. Dean, Elmer W. Peotter	
1 claim	6,672
	1,000
SHEBOYGAN—\$290,000	
Gottlob F. Honold.....	69,000
\$15,000 to \$20,000: Otto A. Fischer	
Name not given.....	14,000

WYO

BUFFALO—\$15,600	
Name not given.....	5,000
2 \$2,000 claims.....	4,949
CASPER—\$93,000	
\$3,000 to \$5,000: Hannah M. Cain, Earnest C. Twiford	
9 \$2,000 claims.....	8,000
	18,080
8 \$1,000 claims.....	9,000
CHEYENNE—\$66,200	
\$3,000 to \$5,000: John I. Harris, Christopher Henry Droegemueller, 1 name not given	
	11,807

Name not given.....		8,506
\$3,000 to \$5,000: Addison D. Barrows, 3 names not given.....		13,889
4 \$2,000 claims.....		8,113
10 \$1,000 claims.....		10,485
SOPERTON—\$15,900		
Name not given.....		9,290
Name not given.....		5,000
SOUTH MILWAUKEE—\$50,000		
Name not given.....		10,000
2 \$1,000 claims.....		2,000
SPARTA—\$44,800		
\$8,000 to \$12,000: Hiram A. Howard		
Name not given.....		5,000
1 claim.....		2,000
1 claim.....		1,000
STEVENS POINT—\$86,000		
Name not given.....		18,000
2 \$2,000 claims.....		4,039
6 \$1,000 claims.....		6,000
STURGEON BAY—\$51,000		
\$12,000 to \$15,000: Name not given.....		12,500
4 \$2,000 claims.....		9,109
3 \$1,000 claims.....		3,124
SUPERIOR—\$79,400		
\$3,000 to \$5,000: Hillmar S. Leveross, 2 names not given.....		11,373
4 \$2,000 claims.....		8,500
12 \$1,000 claims.....		13,148
TOMAHAWK—\$32,002		
Name not given.....		4,043
5 \$2,000 claims.....		10,755
2 \$1,000 claims.....		2,000
WATERTOWN—\$139,196		
\$12,000 to \$15,000: Rudolph H. Buerger		
\$8,000 to \$12,000: Name not given.....		10,013
\$5,000 to \$8,000: Joseph L. C. Carroll, Emil Lanck, 1 name not given.....		19,947
\$3,000 to \$5,000: Fred Heitz		
4 \$2,000 claims.....		8,513
5 \$1,000 claims.....		5,468
WAUKESHA—\$132,232		
Name not given.....		6,000
\$3,000 to \$5,000: Daniel W. Fishell, 2 names not given.....		11,638
3 \$2,000 claims.....		6,000
9 \$1,000 claims.....		10,141
WAUPACA—\$53,000		
George H. Skinner.....		30,500
\$5,000 to \$8,000: William Drensen		
2 \$1,000 claims.....		2,006
WAUSAU—\$337,644		
Henry J. McKay.....		40,000
John P. Wood.....		32,000
\$20,000 to \$25,000: M. M. Secor		
\$12,000 to \$15,000: Burchard H. Baker		
\$8,000 to \$12,000: Lee M. Willard		
\$5,000 to \$8,000: Walter A. Ladwig		
\$3,000 to \$5,000: Friedrich A. Auerbach, Jr., Herman G. Flieth, Oscar Miller, William Brockman, 2 names not given.....		24,555
8 \$2,000 claims.....		16,363
14 \$1,000 claims.....		14,343
WAUWATOSA—\$126,272		
Name not given.....		14,500
Name not given.....		10,000
\$5,000 to \$8,000: 3 names not given.....		21,000
Name not given.....		3,129
6 \$2,000 claims.....		12,564
7 \$1,000 claims.....		7,003
WEST ALLIS—\$88,000		
Name not given.....		10,000
\$3,000 to \$5,000: William R. McKowen		
1 claim.....		2,000
5 \$1,000 claims.....		5,000
WEST BEND—\$30,012		
5 \$2,000 claims.....		10,534
3 \$1,000 claims.....		3,000
WHITEFISH BAY—\$36,100		
\$25,000 to \$30,000: Ferdinand Schmidt, Jr.		
Name not given.....		3,275
WISCONSIN RAPIDS—\$30,400		
1 claim.....		2,000
8 \$1,000 claims.....		8,000
MINNAPOLIS		
2 \$2,000 claims.....		4,500
1 claim.....		1,260
CHUGWATER—\$11,000		
\$3,000 to \$5,000: Edward B. Wely		
GREEN RIVER—\$20,700		
Name not given.....		3,000
2 \$2,000 claims.....		5,000
1 claim.....		1,000
GREYBULL—\$19,600		
\$3,000 to \$5,000: Levin L. Cassell		
1 claim.....		2,000

WYOMING—Continued	
LAUDER—\$14,100	
Name not given.....	10,000
2 \$1,000 claims.....	2,192
LARAMIE—\$52,000	
\$3,000 to \$5,000: Francis Thomas Black, Howard R. Ingham, 1 name not given.....	12,000
4 \$1,000 claims.....	4,054
MIDWEST—\$9,000	
4 \$2,000 claims.....	8,020
NEWCASTLE—\$12,500	
Name not given.....	5,016
\$3,000 to \$5,000: Wilton A. White.....	
RAWLINS—\$38,100	
Name not given.....	6,210
\$3,000 to \$5,000: 2 names not given.....	8,533
1 claim.....	2,321
1 claim.....	1,005
RIVERTON—\$14,600	
\$3,000 to \$5,000: William C. Watt.....	

Distributions Made in CANADA

ALBERTA

AIRDRIE—\$9,500	
\$5,000 to \$8,000: Edward J. Clayton.....	
BROOKS—\$10,800	
\$8,000 to \$12,000: Charles Arthur Pope.....	
CALGARY—\$580,000	
Name not given.....	52,690
\$15,000 to \$20,000: George Sexsmith.....	31,500
\$8,000 to \$12,000: Harold E. Edwards, 2 names not given.....	31,000
\$5,000 to \$8,000: Robert C. Foster, 1 name not given.....	14,361
\$3,000 to \$5,000: Robert M. McGeachy, Daniel P. Poltan, Walter S. Harman, Dancocks, Alexander G. Robertson, Daniel Jackson, Wm. P. Freeman, 1 name not given.....	26,986
6 \$2,000 claims.....	12,519
18 \$1,000 claims.....	19,064
CANMORE—\$22,000	
\$5,000 to \$8,000: Ernest Mallabone.....	
\$2,000 to \$5,000: Albert E. Reynolds.....	
COLEMAN—\$28,000	
\$5,000 to \$8,000: Thomas Joseph Nicholas.....	4,000
1 claim.....	2,000
1 claim.....	1,000
EDMONTON—\$488,000	
Name not given.....	20,837
\$8,000 to \$12,000: William H. Speer, Thos. Duffy, 1 name not given.....	34,000
\$2,000 to \$5,000: Richard Mahoney, Harold P. Foster, Archibald Lees Eyre, Malcolm McCrimmon, James B. Stewart, Ivan Sluzar, Everett J. Casey, 5 names not given.....	37,435
10 \$2,000 claims.....	20,000
19 \$1,000 claims.....	19,500
PORT SASKATCHEWAN—\$11,800	
2 \$2,000 claims.....	4,500
1 claim.....	1,000
GLEICHEN—\$26,000	
\$15,000 to \$20,000: David Elder.....	
GRANUM—\$36,000	
Name not given.....	23,150
\$8,000 to \$12,000: George Frank.....	
1 claim.....	2,000
HANNA—\$32,000	
\$12,000 to \$15,000: William Jones.....	
\$8,000 to \$12,000: James S. Stevenson.....	
1 claim.....	1,000
HIGH RIVER—\$24,000	
\$8,000 to \$12,000: William J. Noble.....	
1 claim.....	2,000

BRITISH COLUMBIA

ALLCO—\$7,800	
Name not given.....	5,000
CLO-00SE—\$9,500	
\$5,000 to \$8,000: Charles Tatham.....	

1 claim.....	2,000
1 claim.....	1,000
SHERIDAN—\$38,600	
Name not given.....	5,025
\$3,000 to \$5,000: Loren J. Hainline.....	
1 claim.....	2,045
THERMOPOLIS—\$19,800	
\$3,000 to \$5,000: Clarence D. Strow.....	
3 \$2,000 claims.....	6,006
1 claim.....	1,000
WHITMAN—\$11,500	
\$8,000 to \$12,000: Robert E. Jordan.....	
WILSON—\$7,200	
\$5,000 to \$8,000: Joseph S. Harmison.....	
WORLAND—\$7,800	
Name not given.....	3,000
1 claim.....	2,500
YODER—\$8,700	
Name not given.....	5,373
1 claim.....	2,085

ESQUIMALT—\$20,000	
Name not given.....	5,000
2 \$1,000 claims.....	2,236
FORT STEELE—\$15,400	
\$8,000 to \$12,000: Alfred Doyle.....	
GORDON HEAD—\$13,500	
Name not given.....	10,576
KELOWNA—\$46,000	
Name not given.....	11,000
\$3,000 to \$5,000: George C. Harvey.....	
2 \$2,000 claims.....	4,000
1 claim.....	1,000
NANAIMO—\$38,000	
\$3,000 to \$5,000: John N. Michie.....	
2 \$2,000 claims.....	4,161
3 \$1,000 claims.....	3,000
NEW WESTMINSTER—\$120,000	
Name not given.....	10,000
\$3,000 to \$5,000: Robert Jardine, 2 names not given.....	9,082
11 \$1,000 claims.....	11,000
OKANAGAN LANDING—\$22,500	
\$15,000 to \$20,000: Peter Reid Finlayson.....	
PORT ALBERNIE—\$22,100	
\$5,000 to \$8,000: Antonius F. Fals.....	3,000
Harry E. Neale.....	
PORT MOODY—\$55,000	
Name not given.....	25,271
\$15,000 to \$20,000: R. J. F. Thurston.....	
PRINCE RUPERT—\$197,000	
Name not given.....	65,500
Name not given.....	37,820
Name not given.....	6,000
\$3,000 to \$5,000: Sen Frederick Linquist, John Gillis.....	6,000
1 claim.....	2,000
REVELSTOCK—\$62,000	
\$5,000 to \$8,000: Hector E.	

VICTORIA—\$718,000	
Name not given.....	15,915
\$12,000 to \$15,000: George W. Kingsbury, 1 name not given.....	29,372
\$5,000 to \$8,000: Francis Holland, 3 names not given.....	30,139
\$3,000 to \$5,000: George D.	

MANITOBA

BALDUR—\$8,500	
\$3,000 to \$5,000: Irving M. Clegharn.....	
BRANDON—\$172,000	
\$20,000 to \$25,000: James H. McGregor.....	
\$5,000 to \$8,000: Charles P. Templeton.....	
\$3,000 to \$5,000: F. G. A. Henderson.....	
1 claim.....	2,054
1 claim.....	1,000
CARMAN—\$22,000	
3 \$2,000 claims.....	6,000
1 claim.....	1,000
DEERWOOD—\$14,500	
Name not given.....	10,000
DELORAIN—\$12,400	
\$5,000 to \$8,000: William Chalmers.....	
EAST KILDONAN—\$23,600	
\$12,000 to \$15,000: Carlton Dyke.....	
\$3,000 to \$5,000: Wm. D. Livingstone.....	
HIGH BLUFF—\$12,800	
Name not given.....	10,000
LAUDER—\$11,600	
\$5,000 to \$8,000: Frederick G. Jackson.....	
LAVINA—\$10,200	
\$5,000 to \$8,000: Arthur S. Kirk.....	

Ramsay, Carroll A. Stewart, Mark W. Graham, 14 names not given.....	75,000
7 \$2,000 claims.....	14,500
25 \$1,000 claims.....	25,851
WILLIAMS LAKE—\$80,200	
\$5,000 to \$8,000: Wm. A. Rife.....	

PORTAGE LA PRAIRIE—\$17,500	
\$3,000 to \$5,000: B. W. Millar.....	
1 claim.....	2,000
2 \$1,000 claims.....	2,500
ROBIN—\$32,500	
\$3,000 to \$5,000: John E. Chapman.....	
1 claim.....	2,500
RUSSELL—\$10,000	
\$3,000 to \$5,000: Wm. Thom K. Eville.....	
1 claim.....	2,000
1 claim.....	1,000
SELKIRK—\$29,800	
\$15,000 to \$20,000: Francis A. Grenmel.....	
2 \$2,000 claims.....	4,000
1 claim.....	1,000
SOURIS—\$75,000	
Name not given.....	26,500
\$8,000 to \$12,000: G. Henderson.....	
\$3,000 to \$5,000: James Henry Bartlett.....	
WESTBOURNE—\$10,100	
\$5,000 to \$8,000: John Henry Davey.....	
WINNIPEG—\$3,047,000	
Name not given.....	68,000
Name not given.....	47,651
Percy Theodore Roberts.....	44,500
William W. Murphy.....	35,736
Name not given.....	28,000
\$20,000 to \$25,000: M. Bull, Herman M. Cameron, David Morosnick, 1 name not given.....	116,347
Name not given.....	16,200
Name not given.....	14,000
\$8,000 to \$12,000: Luther J. Rumford, Robert J. Maeperson, Oscar Diamond, James A. Atkins, 3 names not given.....	72,225
\$5,000 to \$8,000: Thomas W. Wright, Ludger Roy.....	14,000
\$3,000 to \$5,000: Joseph P. Gage, Harold F. Ulyot, Daniel McCarthy, Minnie C. Edmonds, Isaac Campbell, Benj. Rothwell, Hamilton W. Echlin, Winifred Roberts, John O. Todd, Lawrence D. Smith, David Ronald Hyndman, Knut Haraldson Ele, Owen A. Hill, Charles R. Davis, Theodore A. Burrows, John A. Echlin, 13 names not given.....	108,518
24 \$2,000 claims.....	50,421
30 \$1,000 claims.....	31,532

NOVA SCOTIA

AMHERST—\$30,000	
1 claim.....	2,000
4 \$1,000 claims.....	4,000
AYLESFORD—\$62,800	
\$20,000 to \$25,000: Frederick Harris, 1 name not given.....	43,000
BASS RIVER—\$27,100	
Name not given.....	21,000
BERWICK—\$17,000	
\$3,000 to \$5,000: Judson G. Rood.....	
1 claim.....	2,000
BRIDGEWATER—\$51,000	
\$8,000 to \$12,000: Arthur V. Burrie.....	
\$3,000 to \$5,000: Charles M. Bent, Joseph H. M. Camill.....	8,000
2 \$1,000 claims.....	2,000
GREENWICH—\$18,500	
\$12,000 to \$15,000: Claude K. Eville.....	
HALIFAX—\$916,000	
Name not given.....	33,905
\$20,000 to \$25,000: 2 names not given.....	49,894
\$15,000 to \$20,000: 2 names not given.....	34,902
\$12,000 to \$15,000: David W. Munn, 1 name not given.....	20,000
\$8,000 to \$12,000: Frank John Murray, Wm. A. Moore, 9 names not given.....	112,698
\$5,000 to \$8,000: John Francis Mahoney, Charles H. MacKinley.....	14,065
\$3,000 to \$5,000: James L. Madsen, Charles S. Stayer, Arnold S. Wylder, 7 names not given.....	42,277
6 \$2,000 claims.....	13,000
9 \$1,000 claims.....	9,754
LUNenburg—\$43,000	
\$5,000 to \$8,000: C. Smith, 1 name not given.....	14,000
1 claim.....	2,000
1 claim.....	1,000
MAHON BAY—\$9,200	
\$5,000 to \$8,000: Charles U. Mader.....	
1 claim.....	1,000
NEW ABERDEEN—\$14,200	
\$8,000 to \$12,000: M. Thomas Sullivan.....	
NEW GLASGOW—\$46,600	
\$8,000 to \$12,000: Daniel R. McKay.....	
\$3,000 to \$5,000: Robert Ernest Chambers.....	4,000
4 \$1,000 claims.....	4,000
PORT HAWKESBURY—\$20,000	
\$8,000 to \$12,000: John A. Graham.....	
PORT HOOD ISLAND—\$23,000	
Name not given.....	15,000
SYDNEY MINES—\$40,000	
Name not given.....	10,000
\$3,000 to \$5,000: John D. MacKenzie.....	
WOLFVILLE—\$51,000	
Charles H. Wright.....	34,000

LIFE INSURANCE IN THE EARLY DAYS

From Lady Day: Anno: 1706.
My friend Francis Barr informed me of the death of Mr John Cleve a late member of this Society, & sent a Certificate signed by 12 of the Church Wardens of Hamdy with an affidavit of Francis Cleve his Wife & Nominces.
In Witness

Certificate No. 1 from the claim register of the Amicable Society of London
 —Courtesy ConMuTopics

MEDICINE HAT—\$39,000	
Name not given.....	5,000
4 \$1,000 claims.....	4,500
SEXSMITH—\$9,200	
Name not given.....	5,000
SPRUCE GROVE—\$9,700	
Name not given.....	5,000
STETTLER—\$20,000	
\$3,000 to \$5,000: Frederick A. Morrison.....	
1 claim.....	2,000
1 claim.....	1,000
TABER—\$23,000	
\$3,000 to \$5,000: Hibbert P. Munro, 1 name not given.....	6,000
VEGREVILLE—\$25,000	
\$5,000 to \$8,000: James S. Gould.....	
1 claim.....	2,000
VERMILION—\$14,500	
\$3,000 to \$5,000: Arthur W. Ebbett.....	
1 claim.....	2,000
1 claim.....	1,000
WAINWRIGHT—\$19,800	
\$3,000 to \$5,000: Arthur LeRoy Greenway, Henry V. Fieldhouse.....	6,000
2 \$2,000 claims.....	4,000

McKinnon	
\$3,000 to \$5,000: Bertram Woodland, Charles Bjork.....	7,860
3 \$2,000 claims.....	6,000
2 \$1,000 claims.....	2,000
STEVE FALLS—\$8,600	
\$5,000 to \$8,000: John E. Simpson.....	
TRAIL—\$22,000	
3 \$2,000 claims.....	6,000
2 \$1,000 claims.....	2,000
VANCOUVER—\$1,718,000	
Name not given.....	33,390
\$25,000 to \$30,000: Sam Franks.....	
Name not given.....	17,000
\$12,000 to \$15,000: Francis A. Guinley, 1 name not given.....	30,000
\$8,000 to \$12,000: Thomas M. Grindley, 4 names not given.....	50,000
\$5,000 to \$8,000: De St. Denis Duchesnay, 2 names not given.....	19,099
\$3,000 to \$5,000: Carl C. Kenning, Pauline Roberts, Charles W. Addison, Mac Narmen, John Spence, Alfred Swanby, Thomas D. Brown, Alfred Wallace, Robert Corbet, Charles Grossman, John Fletcher, Frederick McGee, Robert Wilbur Blanchard, Charles Wm. Dixon.....	89,400
19 \$2,000 claims.....	40,667
55 \$1,000 claims.....	55,037
VERNON—\$26,500	
Name not given.....	10,000
1 claim.....	1,000

NEW BRUNSWICK

ARMSTRONG—\$9,200	
Name not given.....	7,166
CAMPBELLTON—\$25,000	
\$3,000 to \$5,000: Israel S. Rosenhek.....	
2 \$1,000 claims.....	2,000
CHATHAM—\$45,000	
\$3,000 to \$5,000: Wm. N. Walsh.....	
1 claim.....	1,000
FREDERICTON—\$172,000	
Name not given.....	13,000
Name not given.....	12,000
\$3,000 to \$5,000: F. H. Richards, 2 names not given.....	11,000
2 \$2,000 claims.....	4,000
3 \$1,000 claims.....	3,000
HAMPTON—\$30,000	
\$12,000 to \$15,000: Hazen Falkins.....	
HILLSBORO—\$29,000	
\$8,000 to \$12,000: John T. Lewis.....	

LUNenburg—\$36,000	
Daniel M. Eisehnaur.....	31,000
MONCTON—\$105,000	
Name not given.....	10,000
Name not given.....	5,000
3 \$2,000 claims.....	6,000
2 \$1,000 claims.....	2,000
RIVER VIEW—\$8,200	
\$3,000 to \$5,000: Arnold V. Gildart.....	
ST. ANDREWS—\$31,000	
\$20,000 to \$25,000: Chas. Everett.....	
ST. GEORGE—\$27,000	
\$12,000 to \$15,000: Horace M. Gellmor.....	
1 claim.....	1,000
ST. JOHN—\$175,000	
\$3,000 to \$5,000: Frederick C. Colwell, John V. Shea, 1 name not given.....	10,960
6 \$2,000 claims.....	12,000
11 \$1,000 claims.....	12,037

NEWFOUNDLAND

BURIN—\$16,500	
\$8,000 to \$12,000: Charles F. Bishop.....	
ST. JOHN'S—\$204,000	
\$20,000 to \$25,000: Thomas B. Clift.....	

\$8,000 to \$12,000: Francis Edward Rendell.....	
\$3,000 to \$5,000: 4 names not given.....	16,000
2 \$2,000 claims.....	4,077
6 \$1,000 claims.....	6,009

ONTARIO

ARNPRIOR—\$26,000	
2 \$2,000 claims.....	4,000
1 claim.....	1,000
ARTHUR—\$26,000	
Name not given.....	15,000
BARRIE—\$30,000	
Name not given.....	10,000
2 \$1,000 claims.....	2,000
BARRIEFIELD—\$23,200	
Name not given.....	15,000
BEAMSVILLE—\$18,100	
\$5,000 to \$8,000: W. J. Ross.....	
BELLEVIEW—\$208,600	
Name not given.....	18,000
Name not given.....	10,000
Name not given.....	6,000
\$3,000 to \$5,000: Hranus Thompson, Charles A. Paradise, 3 names not given.....	20,327
7 \$2,000 claims.....	14,052
18 \$1,000 claims.....	18,000
BLACKFOOT—\$9,500	
\$5,000 to \$8,000: Charles Arthur Lee.....	
BLENSHEIM—\$17,200	
\$3,000 to \$5,000: Benmon George Buck, John Nevills.....	8,000
BOWMANVILLE—\$42,200	
\$12,000 to \$15,000: John Macleod Baldwin.....	
2 \$2,000 claims.....	4,000
4 \$1,000 claims.....	4,500

"Men come and go, but life insurance companies stay and pay"

ONTARIO—Continued

BRAMPTON—\$24,000

\$3,000 to \$5,000: Wm. Barclay
1 claim 2,000
1 claim 1,000

BRANTFORD—\$156,000

\$20,000 to \$25,000: 2 names not given 44,000
Name not given 7,008
\$3,000 to \$5,000: David McGowan, Christopher Sutherland, Clifford B. Todd 12,000
\$2,000 claims 6,502
\$1,000 claims 8,792

BRIDGEBURG—\$16,800

\$2,000 claims 6,000
\$1,000 claims 2,000

BRIDGEN—\$7,200

2 \$2,000 claims 4,000
1 claim 1,000

BROCKVILLE—\$229,000

Thomas Deacon Delahey 90,405
Name not given 14,500
Name not given 5,037
\$2,000 claims 4,039
1 claim 1,017

BURLINGTON—\$12,500

\$3,000 to \$5,000: 2 names not given 10,000

CALEDONIA—\$26,000

\$8,000 to \$12,000: Geo. Thompson 3,000

CAPREOL—\$8,900

\$3,000 to \$5,000: Gregorie Bertrand 1,000

CARLETON PLACE—\$11,600

Name not given 5,000
1 claim 1,000

CHATHAM—\$91,000

\$20,000 to \$25,000: Edwin Snook 10,957
\$5,000 to \$8,000: Wm. Edw. McKeough 2,340
\$3,000 to \$5,000: David McC. Martin 2,000
1 claim 3,000

CHESLEY—\$30,200

Name not given 10,957
2 \$1,000 claims 2,340

CORBYVILLE—\$9,100

Name not given 5,000

CORNWALL—\$56,200

\$3,000 to \$5,000: Aubrey Atkinson, 3 names not given 21,291
7 \$1,000 claims 7,044

DUNDAS—\$42,500

Name not given 15,000
Name not given 5,000

DUNVILLE—\$99,000

Francis Ramsey Lalor 61,000
1 claim 2,000

ESSEX—\$13,800

Name not given 3,000
1 claim 2,000
1 claim 1,000

EXETER—\$30,400

Name not given 10,500
1 claim 2,500
3 \$1,000 claims 3,000

FORT FRANCES—\$17,100

Name not given 4,000
1 claim 2,145
1 claim 1,000

FORT WILLIAM—\$121,000

Name not given 22,500
\$5,000 to \$8,000: Newton O. Thomas, Robert Srochan 13,325
\$3,000 to \$5,000: Alfred J. Smart, 1 name not given 7,000
1 claim 2,000
1 claim 1,000

FREEMAN—\$14,200

Name not given 11,500

GALT—\$39,500

\$3,000 to \$5,000: John T. Wallace, 1 name not given 10,000
3 \$2,000 claims 6,000
3 \$1,000 claims 3,000

GLANFORD STATION—\$11,200

Name not given 3,000
1 claim 2,000

GLEN ALLAN—\$13,800

Name not given 6,000

GUELPH—\$127,400

Name not given 15,350
Name not given 15,000
Name not given 9,000
Name not given 3,000
2 \$2,000 claims 4,000
6 \$1,000 claims 6,500

HAMILTON—\$582,000

Name not given 64,000
Name not given 34,650
Name not given 31,000
Name not given 26,000
\$5,000 to \$8,000: Hugh M. Neil 28,699
\$3,000 to \$5,000: Arthur Skelton, Mary Jane Hubert, 1 name not given 12,563
7 \$2,000 claims 14,000

21 \$1,000 claims 22,351

HESPELER—\$61,000

Name not given 31,000
\$3,000 to \$5,000: Elmar McKellar 2,000

JARVIS—\$16,400

Name not given 9,000
1 claim 2,000
1 claim 1,000

KENORA—\$9,500

1 claim 2,000
3 \$1,000 claims 2,186

KINCARDINE—\$42,400

Name not given 31,476
1 claim 1,000

KINGSTON—\$122,000

Name not given 12,000
\$3,000 to \$5,000: 3 names not given 11,000
4 \$2,000 claims 8,000
13 \$1,000 claims 13,000

KITCHENER—\$65,000

Name not given 9,791
\$3,000 to \$5,000: Wm. R. Moore, 3 names not given 18,000
1 claim 2,000
9 \$1,000 claims 9,000

LAVIGNE—\$29,200

\$20,000 to \$25,000: Jean F. Dubuc 2,000

LOISELLEVILLE—\$9,500

Name not given 3,006
2 \$1,000 claims 2,000

LONDON—\$527,000

Name not given 20,000
Name not given 12,700
\$8,000 to \$12,000: Abraham B. Green, 3 names not given 42,700
\$3,000 to \$5,000: John G. Sheppard, Joseph Ellison, 4 names not given 22,292
3 \$2,000 claims 6,000
24 \$1,000 claims 24,676

MAPLE—\$13,400

\$5,000 to \$8,000: George Wm. Bailey 2,000
2 \$1,000 claims 2,000

MAXVILLE—\$18,700

Name not given 4,198
2 \$2,000 claims 4,000

MEAFORD—\$29,000

Name not given 15,000
2 \$1,000 claims 2,000

MILVERTON—\$20,000

\$8,000 to \$12,000: H. L. England 2,000

MITCHELL—\$18,200

Name not given 4,000
1 claim 2,000
2 \$1,000 claims 2,000

MOREWOOD—\$11,300

Name not given 5,000
1 claim 1,000

MOUNT DENNIS—\$17,000

\$3,000 to \$5,000: Charles Edward Flanagan, John G. Heyd 8,500

NAPANEE—\$201,000

Name not given 116,506
Name not given 36,018
Name not given 17,000
Name not given 5,000
2 \$2,000 claims 4,000

NEWMARKET—\$142,000

Name not given 85,000
Name not given 11,000
Name not given 8,000

NIAGARA FALLS—\$52,400

Name not given 9,163
\$5,000 to \$8,000: Clinton Hyatt 4,000
Name not given 2,500
1 claim 2,000

NORTH BAY—\$67,200

Name not given 23,971
\$3,000 to \$5,000: Albert James Jeffries 4,685
2 \$2,000 claims 2,000
2 \$1,000 claims 2,000

NORWOOD—\$12,500

\$3,000 to \$5,000: Norton C. Porter 1,000

OAKVILLE—\$20,600

\$5,000 to \$8,000: Wm. R. Adamson 2,000
1 claim 2,000
2 \$1,000 claims 2,000

OSHAWA—\$58,800

\$20,000 to \$25,000: Edw. Curtin 2,000

OTTAWA—\$808,000

\$3,000 to \$5,000: Stanley Earle Unger, Mrs. Anna Blazko 7,000
2 \$1,000 claims 2,000

PETERBOROUGH—\$81,200

Name not given 111,000
James T. Blyth 59,000
\$15,000 to \$20,000: 1 name not given, William Stevens Fielding, Clarence H. Lewis 47,000
\$12,000 to \$15,000: George Albert Wanless, 2 names not given 60,500
\$8,000 to \$12,000: Norman Gregor Guthrie, Annie Goldfield, 2 names not given 28,699
\$3,000 to \$5,000: William Clark, 12 names not given 53,743
9 \$2,000 claims 18,000
26 \$1,000 claims 26,768

OWEN SOUND—\$44,600

\$3,000 to \$5,000: 2 names not given 9,000
4 \$2,000 claims 8,000
5 \$1,000 claims 5,000

PAINCOURT—\$11,700

\$5,000 to \$8,000: Joseph Lawrence Peltier 5,700
1 claim 2,000

PARIS—\$21,200

\$3,000 to \$5,000: Wm. La-Pierre 2,368
3 \$1,000 claims 3,000

PEMBROKE—\$74,600

Name not given 19,650
Name not given 5,800
Name not given 3,000
3 \$2,000 claims 6,118

PETERBOROUGH—\$81,200

\$12,000 to \$15,000: Brown R. Mallough 10,000
Name not given 6,150
3 \$2,000 claims 6,150

PICTON—\$17,100

Name not given 3,000
4 \$1,000 claims 4,000

PORT ARTHUR—\$330,000

James Wahlen 184,250
Name not given 31,000
\$3,000 to \$5,000: Franklin S. Wiley 6,466
3 \$2,000 claims 6,000

PORT COLBORNE—\$21,800

\$3,000 to \$5,000: Angus G. Creelman 2,000
1 claim 3,000
3 \$1,000 claims 3,000

PORT CREDIT—\$11,500

Name not given 5,000

PORT ELGIN—\$28,800

Wm. Power 13,000
1 claim 2,802

PORT HOPE—\$22,800

\$3,000 to \$5,000: 2 names not given 6,000
2 \$2,000 claims 4,000

PRESCOTT—\$31,500

Name not given 20,000
1 claim 1,056

PRESTON—\$11,200

Name not given 4,000
1 claim 1,000

RIDGEWAY—\$11,400

1 claim 2,000
3 \$1,000 claims 2,000

ROSEDALE—\$17,300

Name not given 13,756

ST. CATHARINES—\$49,500

\$5,000 to \$8,000: Geo. Burson 4,000
Name not given 2,000
1 claim 2,000
6 \$1,000 claims 6,466

Over Six Million Families Covered



—Courtesy the Travelers.

HERE is a claim adjuster paying a group life insurance claim. Although group insurance is comparatively a new development it is estimated that \$80,000,000 was paid on 53,000 claims under group life policies in force in the various life insurance companies last year covering over six million families.

Since the first group insurance policy was written 17 years ago approximately 200,000 employees have received benefits of a quarter million dollars, the equivalent of around \$1,300 each. Group life insurance is written in amounts from \$500 to \$10,000. There is now nearly \$10,000,000 of it in force.

ST. THOMAS—\$124,000

\$15,000 to \$20,000: Neil C. Sinclair 10,000
\$12,000 to \$15,000: Name not given 10,000
\$3,000 to \$5,000: James Henry Still 2,000
4 \$1,000 claims 4,000

SARNIA—\$78,000

Name not given 15,000
\$3,000 to \$5,000: 2 names not given 7,000
1 claim 2,000
4 \$1,000 claims 4,000

SAULT STE. MARIE—\$39,600

\$3,000 to \$5,000: Percy V. W. Symes, Arthur Bernard Lowe 10,000
3 \$1,000 claims 3,000

SIMCOE—\$79,000

Name not given 31,000
2 \$2,000 claims 4,000
5 \$1,000 claims 5,000

SMITH'S FALLS—\$25,200

\$5,000 to \$8,000: Thomas E. Irving 2,000
1 claim 2,000
3 \$1,000 claims 2,000

STELLA—\$7,900

Name not given 5,000

STRATFORD—\$43,900

\$3,000 to \$5,000: Wm. Preston, 1 name not given 6,675
3 \$2,000 claims: Charles L. March, 2 names not given 6,000
9 \$1,000 claims 9,000

TILLSONBURG—\$17,100

Name not given 10,000

TIMMINS—\$15,100

\$3,000 to \$5,000: Jos. H. A. Pitre 1,000
1 \$1,000 claim 1,000

TORONTO—\$11,250,000

Name not given 300,000
Jas. Harris 300,000
Name not given 175,000
Wm. Edw. Wilder 125,000
Name not given 94,500
Name not given 75,000
Name not given 59,000
Name not given 60,000
Name not given 42,609

\$25,000 to \$30,000: Wm. Bohne, 1 name not given 54,000
\$20,000 to \$25,000: 2 names not given 43,000
\$15,000 to \$20,000: John Robinson, Wm. R. Adamson, 4 names not given 115,700
\$12,000 to \$15,000 53,796
\$8,000 to \$12,000: Wm. Foster, Chas. Stanley Pettit, Edwin Thomas Pike, Joseph Mallough, Ernest H. Fairbrother, 11 names not given 172,028

\$5,000 to \$8,000: Sir Clifford Sifton, William Barr, David Gieson, Wm. E. Snyder, Roy G. Chambers, John H. Franus, 5 names not given 66,189

\$3,000 to \$5,000: Herbert Edw. Thorne, William E. Taylor, Joseph Taylor, Francis Peter Megaz, Clarence Starr, Henry Farr, William H. M. Bruce, Joseph Holdsworth, Elmer Walter Wright, Samuel Messinger, Marshal McHugh, John Helling, Arthur Skey, John W. Montgomery, Hillard B. Fennell, Frank Victor Maraden, 39 names not given 165,000
62 \$2,000 claims 128,208
135 \$1,000 claims 141,063

TRENTON—\$10,900

5 \$1,000 claims 5,000

WALKERTON—\$18,500

Name not given 10,000

WATERLOO—\$80,200

Name not given 29,035
3 \$2,000 claims 6,000
5 \$1,000 claims 5,000

WELLAND—\$17,600

2 \$2,000 claims 4,500
4 \$1,000 claims 4,470

WEST ONTARIO—\$46,200

Wm. L. Shaw 42,468
1 claim 1,000

WILLIAMSBURG—\$7,100

Name not given 5,150

WINDSOR—\$75,600

\$5,000 to \$8,000: E. Lyle Lamon 5,125
\$3,000 to \$5,000: Aleme Joseph Des, Rosler, 1 name not given 8,550
7 \$2,000 claims 14,500
9 \$1,000 claims 9,464

WOODSTOCK—\$126,000

\$25,000 to \$30,000: Name not given 26,856
\$15,000 to \$20,000: Name not given 18,000
\$8,000 to \$12,000: Name not given 10,000
\$3,000 to \$5,000: Name not given 5,000
1 claim 2,000
2 \$1,000 claims 2,000

PRINCE EDWARD ISLAND

CHARLOTTETOWN—\$142,000

Name not given 12,000
\$5,000 to \$8,000: Frederick John Nash, 1 name not given 11,048
\$3,000 to \$5,000: S. R. Jenkins, 2 names not given 11,500
1 claim 2,800
6 \$1,000 claims 6,024

QUEBEC

BAGOTVILLE—\$6,700	LORETTEVILLE—\$6,200
Name not given..... 5,000	\$3,000 to \$5,000: Charles Butler
BECANCOURT—\$13,800	MATANE—\$38,000
\$8,000 to \$12,000: Henri Levasseur	\$12,000 to \$15,000: Francois X. Turcotte
BEAUFORT—\$29,000	METABETCHOUAN—\$12,000
\$3,000 to \$5,000: L. de G. Aimi Leduc	\$5,000 to \$8,000: Leon Laliberte
BERTHERVILLE—\$34,500	\$3,000 to \$5,000: Alphonse Aubin
Name not given..... 8,128	MONTREAL—\$9,970,000
2 \$1,000 claims..... 2,500	Samuel Wacht..... 385,000
BIC—\$24,200	J. Maxime Martineau..... 176,308
\$8,000 to \$12,000: Napoleon Berche	Name not given..... 88,130
1 claim..... 2,000	Hon. Sir Lomer Gouin..... 88,000
CAMPBELL'S BAY—\$14,000	Joseph Aristide Parent..... 65,000
Name not given..... 13,500	Kenneth Donald Church..... 57,000
CHAMBLEY—\$11,000	Name not given..... 49,950
Name not given..... 10,000	\$25,000 to \$30,000: Gustave Guertin, 1 name not given..... 54,464
CHARLESBOURG—\$18,200	\$20,000 to \$25,000: Louis De Gonzague Henault, Marie Joseph A. Lamarche, 3 names not given..... 114,450
\$3,000 to \$5,000: Marie T. Beaudet	\$15,000 to \$20,000: Hon. Geo. Murray, C. G. Coudis, Joseph E. Robidoux, M. J. T. Arsene Bernard, 5 names not given..... 158,577
COATICOOK—\$13,300	\$12,000 to \$15,000: Sir Mortimer B. Davis, 5 names not given..... 85,387
1 claim..... 2,000	\$8,000 to \$12,000: Charles Gurd, Geo. Jos. Adams, Charles H. Buell, Robert Forest, 15 names not given..... 194,986
2 \$1,000 claims..... 3,060	\$5,000 to \$8,000: Jack Zeltzer, Louis P. N. Floia, Samuel Medine, Salido Schwartz, Israel Lozoff, 5 names not given..... 62,378
CONTRECOEUR—\$32,000	\$3,000 to \$5,000: Henry Levy, Alfred W. Vincent, J. F. Robillard, Joseph D. Roy, Manase Yancovich, Bernard J. Morris, J. D. L. F. Leclair, Wilfrid Joseph La Marre, Jacob Pineatone, Xavier Duperron, Harold M. Granatstein, Joseph Malinoff, J. Ernest W. Deserres, Zipra Strulovitch, Joseph F. C. Des Rosiers, Walter Frederick Cummings, Joseph

M. N. Desy, Simon Barbis, Edward Henry Funnell, 25 names not given..... 171,926	OUTREMONT—\$105,000
40 \$2,000 claims..... 84,375	Name not given..... 11,172
95 \$1,000 claims..... 99,971	Name not given..... 7,500
POINTE AU PIE—\$10,400	Name not given..... 4,000
\$5,000 to \$8,000: Richard Warren	1 claim..... 2,000
1 claim..... 1,000	QUEBEC—\$514,000
QUEBEC—\$514,000	\$15,000 to \$20,000: William P. Freoch, 1 name not given..... 35,000
\$15,000 to \$20,000: Jos. O. O. Ledoux	\$3,000 to \$5,000: J. Edouard Letendre, 6 names not given..... 29,209
\$5,000 to \$8,000: Victor E. Morrill	10 \$2,000 claims..... 20,592
\$3,000 to \$5,000: John E. Weir, 1 name not given..... 6,045	18 \$1,000 claims..... 18,000
2 \$2,000 claims..... 4,000	RIVIERE DU LOUP—\$18,000
6 \$1,000 claims..... 6,535	1 claim..... 2,000
SOREL—\$124,000	5 \$1,000 claims..... 5,000
Name not given..... 44,000	STE. AGATHE—\$53,000
THREE RIVERS—\$110,000	Name not given..... 50,509
\$12,000 to \$15,000: Ronald E. S. McCulloch	ST. ALEXIS—\$18,400
6 \$1,000 claims..... 6,012	\$3,000 to \$5,000: Sinal Breault
TINGWICK—\$19,500	1 claim..... 1,000
\$12,000 to \$15,000: Joseph Croteau	ST. ANNE DE BEAUPRI—\$25,000
VALLEY FIELD—\$12,200	\$3,000 to \$5,000: J. O. Gravel
\$5,000 to \$8,000: James A. Robb	1 claim..... 1,000
1 claim..... 1,000	ST. DONAT—\$7,500

ST. URBAIN—\$9,000	VERCHE RERS—\$9,800
\$3,000 to \$5,000: Edmond Gagne	\$3,000 to \$5,000: V. Raoul Trudeau
1 claim..... 1,000	1 claim..... 1,024
SHERBROOKE—\$60,000	VERMONT—\$43,000
Name not given..... 73,000	Name not given..... 5,000
Name not given..... 25,000	3 \$1,000 claims..... 3,000
\$15,000 to \$20,000: Jos. O. O. Ledoux	VICTORIAVILLE—\$88,600
\$5,000 to \$8,000: Victor E. Morrill	\$12,000 to \$15,000: Joseph Ernest Gagnon
\$3,000 to \$5,000: John E. Weir, 1 name not given..... 6,045	Name not given..... 5,037
2 \$2,000 claims..... 4,000	1 claim..... 2,000
6 \$1,000 claims..... 6,535	1 claim..... 1,000
SOREL—\$124,000	WATERFORD—\$20,000
Name not given..... 44,000	Name not given..... 13,284
THREE RIVERS—\$110,000	WESTMOUNT—\$564,000
\$12,000 to \$15,000: Ronald E. S. McCulloch	Name not given..... 82,500
6 \$1,000 claims..... 6,012	Name not given..... 31,000
TINGWICK—\$19,500	Name not given..... 27,000
\$12,000 to \$15,000: Joseph Croteau	\$15,000 to \$20,000: 2 names not given..... 35,500
VALLEY FIELD—\$12,200	Name not given..... 15,000
\$5,000 to \$8,000: James A. Robb	Name not given..... 10,000
1 claim..... 1,000	\$5,000 to \$8,000: 2 names not given..... 11,287

VERCHE RERS—\$9,800	WINDSOR MILLS—\$8,000
\$3,000 to \$5,000: V. Raoul Trudeau	\$3,000 to \$5,000: Charles F. Dowsett
1 claim..... 1,024	1 claim..... 1,000
VERMONT—\$43,000	
Name not given..... 5,000	
3 \$1,000 claims..... 3,000	
VICTORIAVILLE—\$88,600	
\$12,000 to \$15,000: Joseph Ernest Gagnon	
Name not given..... 5,037	
1 claim..... 2,000	
1 claim..... 1,000	

KISBEY—\$19,600	PRINCE ALBERT—\$42,000
Name not given..... 10,043	\$5,000 to \$8,000: Joseph J. Flynn
2 \$2,000 claims..... 4,000	\$3,000 to \$5,000: Walter A. Arthur
MOOSE JAW—\$214,000	1 claim..... 1,000
Name not given..... 16,584	REGINA—\$404,000
\$5,000 to \$8,000: Wm. E. Simmonds, John Frest 15,000	\$25,000 to \$30,000: 2 names not given..... 52,845
\$3,000 to \$5,000: Arichibald McIntyre, James G. Ogilvy	\$8,000 to \$12,000: Theodore F. Conrad, 1 name not given..... 22,000
2 \$2,000 claims..... 4,000	\$3,000 to \$5,000: W. H. Moffatt, Samuel J. Scovill, Theodore H. F. Hooke, John E. Hamilton, Hugh Armour, Edwin Harrison Jackson, Howard S. MacGashen, 1 name not given..... 36,005
MOOSOMIN—\$29,900	5 \$2,000 claims..... 10,000
Name not given..... 14,000	9 \$1,000 claims..... 9,500
1 claim..... 2,000	ROSETOWN—\$31,800
1 claim..... 1,000	\$20,000 to \$25,000: L. T. Alexander
PRINCE ALBERT—\$42,000	SASKATOON—\$174,000
\$5,000 to \$8,000: Joseph J. Flynn	\$8,000 to \$12,000: James Howie
\$3,000 to \$5,000: Walter A. Arthur	\$5,000 to \$8,000: Annie Florence Moreton, 1 name not given..... 11,100
1 claim..... 1,000	Name not given..... 3,000
REGINA—\$404,000	4 \$2,000 claims..... 8,000
\$25,000 to \$30,000: 2 names not given..... 52,845	2 \$1,000 claims..... 2,500
\$8,000 to \$12,000: Theodore F. Conrad, 1 name not given..... 22,000	SWIFT CURRENT—\$16,000
\$3,000 to \$5,000: W. H. Moffatt, Samuel J. Scovill, Theodore H. F. Hooke, John E. Hamilton, Hugh Armour, Edwin Harrison Jackson, Howard S. MacGashen, 1 name not given..... 36,005	Name not given..... 5,000
5 \$2,000 claims..... 10,000	1 claim..... 1,000
9 \$1,000 claims..... 9,500	TOGO—\$7,900
ROSETOWN—\$31,800	\$5,000 to \$8,000: Walter R. Kaiser
\$20,000 to \$25,000: L. T. Alexander	YORKTON—\$35,600
SASKATOON—\$174,000	\$5,000 to \$8,000: Eric L. Yates
\$8,000 to \$12,000: James Howie	1 claim..... 2,077
\$5,000 to \$8,000: Annie Florence Moreton, 1 name not given..... 11,100	1 claim..... 1,000
Name not given..... 3,000	
4 \$2,000 claims..... 8,000	
2 \$1,000 claims..... 2,500	

SASKATCHEWAN

ANEROID—\$7,200	CRAIK—\$16,000
\$3,000 to \$5,000: Robert J. Warren	\$8,000 to \$12,000: Wm. F. Mathews
1 claim..... 1,000	DUVAL—\$8,500
BRAIDON—\$8,500	\$3,000 to \$5,000: Kenneth McNaughton
\$3,000 to \$5,000: Harry W. Lawrence	1 claim..... 1,000
BRIERCREST—\$7,200	ELSTOW—\$8,900
\$3,000 to \$5,000: Albert Edward Heath	\$3,000 to \$5,000: Wm. D. Drew
1 claim..... 2,000	1 claim..... 2,500
BRODINCK—\$6,500	GOVAN—\$13,900
\$3,000 to \$5,000: J. C. McRae	Name not given..... 3,000
CADILLAC—\$16,000	1 claim..... 2,000
\$25,000 to \$30,000: Archibald McIntyre	1 claim..... 1,000
\$12,000 to \$15,000: Daniel H. McKeachney	GRAY—\$11,900
COLGATE—\$8,000	\$5,000 to \$8,000: Henry Lincoln Baker
\$3,000 to \$5,000: Walter Ledingham	HERBERT—\$7,200
1 claim..... 1,000	\$3,000 to \$5,000: Martin H. Klassen
	1 claim..... 1,000

Leading Canadian Cities

ALBERTA	NEWFOUNDLAND
Calgary.....\$ 580,000	St. John's.....\$ 204,000
Edmonton..... 488,000	Burin..... 16,500
Lethbridge..... 110,000	
Mediani Hat..... 39,000	NOVA SCOTIA
Granum..... 36,000	Halifax.....\$ 910,000
Hanna..... 32,000	Aylesford..... 62,800
Coleman..... 28,000	Bridgewater..... 51,000
Gleichen..... 26,000	Wolfville..... 51,000
Vegreville..... 25,000	New Glasgow..... 46,000
Hight River..... 24,000	Lunenburg..... 43,000
Taber..... 23,000	Sydney Mines..... 40,000
Canmore..... 22,000	Amherst..... 30,000
Stettler..... 20,000	
Brooks..... 19,800	

BRITISH COLUMBIA	ONTARIO
Vancouver.....\$1,718,000	Toronto.....\$11,250,000
Victoria..... 718,000	Ottawa..... 808,000
Prince Rupert..... 197,000	Hamilton..... 582,000
New West-minster..... 120,000	London..... 527,000
Revelstoke..... 62,000	Port Arthur..... 330,000
Port Moody..... 55,000	Brockville..... 229,000
Kelowna..... 46,000	Belleville..... 208,000
Nanaimo..... 38,000	Napanee..... 201,000
Coanbrook..... 30,000	Brantford..... 156,000
	Newmarket..... 142,000
	Guelph..... 127,400
	Woodstock..... 126,000
	St. Thomas..... 124,000
	Kingston..... 122,000
	Fort William..... 121,000
	Dunnville..... 99,000
	Chatham..... 91,000
	Peterborough..... 81,800
	Waterloo..... 80,200
	Simcoe..... 79,000
	Sarnia..... 78,000
	Windsor..... 75,600
	Pembroke..... 74,600
	North Bay..... 67,200
	Kitchener..... 65,000
	Hispeler..... 61,000
	Oshawa..... 58,800
	Cornwall..... 56,200
	Niagara Falls..... 52,400
	St. Catharines..... 49,500
	West Ontario..... 46,200
	Owen Sound..... 44,600
	Stratford..... 43,900

MANITOBA	PRINCE EDWARD ISLAND
Winnipeg.....\$3,047,000	Charlottetown...\$ 142,000
Brandon..... 172,000	
Souris..... 75,000	QUEBEC
Portage La Prairie..... 47,500	Montreal.....\$9,970,000
Russell..... 40,000	Westmont..... 564,000
Roblin..... 32,500	Quebec..... 514,000
Selkirk..... 29,800	Sherbrooke..... 360,000
	Joliette..... 168,000
	Sorel..... 124,000
	Three Rivers..... 110,000
	Outremont..... 105,000
	Victoriaville..... 88,000
	Ste. Agathe..... 53,000
	Contrecoeur..... 52,000
	Rivire Du Loup..... 48,000
	Levis..... 43,000
	Verdun..... 43,000
	Hull..... 42,800
	Matane..... 38,000
	Berthierville..... 34,500

NEW BRUNSWICK	SASKATCHEWAN
St. John.....\$ 175,000	Regina.....\$ 404,000
Fredericton..... 172,000	Moose Jaw..... 214,000
Moncton..... 105,000	Saskatoon..... 174,000
Chatham..... 45,000	Cadillac..... 46,000
Lunenburg..... 36,000	Prince Albert..... 42,000
St. Andrews..... 31,000	Yorkton..... 35,600
Hampton..... 30,000	Rosetown..... 31,800
	Mossomin..... 29,900
	Kisbey..... 19,600
	Craih..... 16,000
	Swift Current..... 16,000
	Govan..... 13,900
	Gray..... 11,900

GROW

with this
Progressive Company

We Offer

- Policies all ages, 1 day to 70 years.
- Both Participating and Non-Participating.
- Non-Medical—Sub-standard.
- Disability, Dismemberment and Surgical Benefits.
- Special Monthly Premium Payment Plan.
- Double Indemnity.
- Children's Policies with Beneficiary Insurance.
- Sales Planning and Circularizing Department.
- Producers' Club.

Available territory in seventeen states West of the Mississippi River and in Illinois and Florida.

WRITE DIRECT TO HOME OFFICE

Central States Life
Insurance Company

James A. McVoy, President

HOME OFFICE: SAINT LOUIS

"BUSINESS INSURANCE"

by

Leon Gilbert Simon

"a new outstanding book by a practical expert of wide experience"

Leon Gilbert Simon has long been one of the largest writers in New York City, specializing in business insurance and insurance for inheritance tax purposes. Underwriters everywhere will be greatly benefited by the careful recording of his wide experience and knowledge in his new book, "Business Insurance."

Thorough—but not too technical

Mr. Simon's book is thorough, analytical and exact in statement; the language, however, is simple and understandable to the prospect as well as to the underwriter. It has been written in an easy fashion and is not too technical.

Probably the most important special function

of modern life insurance is in the business and professional world. Business men, including the professions, are rapidly realizing that they should not allow the business they have built up to be without the protection of their life values that life insurance so efficiently provides when properly adapted to their special needs.

For the Man in the Field

But strange to say, there has been a deplorable lack of knowledge on the part of life insurance men, as to how to best apply life insurance to the special needs of different businesses, so as to best protect the business itself and all parties concerned.

Most business insurance cases require special-

ized knowledge—the underwriter must be a real counselor. Mr. Simon's book has been written with not only this in mind, but also with the express purpose of showing you how to do it, based upon his very valuable experience in writing business insurance cases.

NOW READY

Quantity prices on request

A Partial Analysis of Mr. Simon's New Book

"Business Insurance"

is primarily a book for the field man. The language is simple and understandable to both the prospect as well as the underwriter.

Life as Well as Death Values

In the first chapter the trend towards Business Insurance is discussed and many cases are cited where Business Organizations suffered considerable loss due to the lack of Business Insurance. Conversely, cases are mentioned where Business Insurance prevented a ruinous loss to the business. Emphasis is laid upon the fact that Business Insurance has very attractive life values as well as death values.

Have the Correct Information

Following chapters discuss the kind of Insurance to use for the different forms of Business; the distinct differences between a Partnership, Corporation, and Proprietorship are discussed.

Important Phases Treated

An Analysis of The Agreement to Retire Business Interest is carefully studied. The Method of Valuation of the Business Interests is clearly and concisely stated, the modern trend towards the Trust Company as Trustee in Business Insurance agreements follows. Chapters discussing selling Corporation Insurance, selling Partnership Insurance and selling Sole Proprietor Insurance are followed by an Analysis of the Stock Purchase Plan.

Actual Sales Talks

In the chapter "Methods of Approach" for Business Insurance, many methods tried in the field and found successful are carefully analyzed, the very words and phrases which produced the business being used without alteration. The chapter Prospecting, tells how the underwriter secures Business Insurance prospects. The high spot of the book is entitled "Interviewing the Prospect." Here the verbatim method between the Underwriter and the Prospect is used, so that the Prospect can bring out all the essential objections and the Underwriter thereupon offsetting those objections through intelligent analysis of the case.

Specific Cases Given

"Sales Suggestions," "Partnership Cases Analyzed," "Corporation Cases Analyzed" and "An Analysis of Sole Proprietor Cases" are other chapters each including a careful criticism.

Many New Angles

A chapter entitled "Legal Aspects" including Inheritance Tax Matters which refer directly and indirectly to Business Insurance and for the more studious, certain court decisions are given which may be carefully perused by the reader if so desired. The general trend in modern legislation as regarding life insurance is also noted. Questions on Income Tax follow and then a chapter devoted to the Problem of Insurable Interest. A general survey of all State Laws is included. The last chapter discusses Life Insurance Proceeds and Creditors, and a careful survey of the situations that exist throughout the entire country today.

Three Good Reasons for Studying This New Book

Because, to write business insurance, you must be a real counselor, and be able to talk to your prospects about their business and the contingencies that may arise.

Because, you must understand the differences in insurance needs of partnerships, corporations, and proprietorships and how business insurance should be applied in each case.

Because, you should know how those who are selling business insurance cases are doing it and benefit by their experience.

Order "On Approval" Now!

The publisher's guarantee is back of Leon Gilbert Simon's new book "Business Insurance" as being one of the best books on life insurance yet produced. Orders will be accepted "on approval" with privilege of return within ten days. Mail the coupon below.

"ON APPROVAL" COUPON

Send me — copies of Leon Gilbert Simon's new book "Business Insurance," on 10 days approval, at \$3.00 per copy. It is agreed that if I order additional copies I am to have the benefit of quantity rate on this order.

☐ Send me quantity prices and — circulars for distribution to agents.

NAME TITLE.....

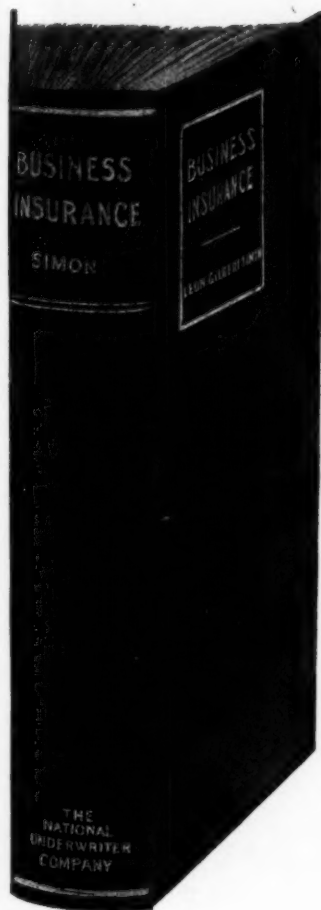
COMPANY

ADDRESS

CITY..... STATE.....

To The National Underwriter Co.
175 W. Jackson Blvd., Chicago 80 Maiden Lane, New York City
420 East Fourth Street, Cincinnati

**This book really tells you How
to sell "BUSINESS INSURANCE"**





“Boy..... It’s Great!
The Big Prospects Don’t Dodge Me Now!

An Illustration of the
PERFECT PROTECTION POLICY

- \$15,000** Payable for loss of life from accident.
- \$10,000** Payable for loss of sight, two hands, two feet, or one hand and one foot from accident.
- \$25,000** Payable for loss of life, or **\$20,000** for loss of sight or two members, if due to a collision or upset of a private, pleasure automobile while traveling therein.
- \$50** Weekly if disabled by accident. Payable for 52 weeks for occupational disability—208 weeks additional for permanent disability.
- \$75** Weekly indemnity for hospital confinement for 15 weeks.
- \$50** Medical attendance indemnity for non-disabling injuries.
- \$50** Weekly indemnity for 52 weeks if disabled by sickness.
- \$600** Per year in addition if totally and permanently disabled by accident or sickness. No more premiums to pay and no deductions from the amount of life insurance due your family.
- \$5,000** Cash to you at age 65, or
- \$5,000** Cash or a substantial monthly income in event of natural death.

ISSUED IN LARGER OR SMALLER AMOUNTS

“They’re wide-awake when you talk *Income-Insurance* with Perfect Protection . . . the Reliance Life Insurance Policy under which you don’t have to die to win! It’s made a REAL producer out of me . . . and I never enjoyed my work before as I do now!”

If you want to make the most of your talents in an insurance career, find out about Perfect Protection, originated by Reliance! It has meant the difference between Success and Failure to hundreds of men and women. At least 35 accident and health claims are paid yearly to every 100 Perfect Protection policy holders. Such cash payments to LIVING clients make bigger new business, lower lapse ratios, increased renewals and an enormously enlarged hot prospect list. Besides Reliance pays maximum first-year commissions and renewals. It has pioneered in giving direct home-office connections and effective cooperation to its underwriters. All the facts are yours for the asking . . . in strictest confidence, of course! Just clip and mail the coupon.

RELIANCE LIFE



Nearly a half-billion of insurance in force and assets exceeding \$63,000,000 . . . without consolidation or re-insurance . . . in 26 years.

RELIANCE LIFE INSURANCE COMPANY OF PITTSBURGH
 Dept. N-5, Farmers Bank Building, Pittsburgh, Pa.

Please send me the full story of Perfect Protection and your Prosperity Plan for Agents

NAME

ADDRESS